

ALABAMA

Alabama Council on Human Relations, Inc.

Auburn, AL

\$23,400 – Comprehensive Counseling

Alabama Council on Human Relations, Inc. (ACHR) was established in 1954 to work for equal rights, opportunities, and liberties for all residents of Alabama. ACHR was awarded HUD-certified housing counseling status some 13 years ago. That status continues to be an integral part of the agency's comprehensive efforts to improve housing conditions for low-income families and single residents in Alabama. Housing counseling services provided include pre-purchase, delinquency/default, and rental. During 2004-2005 fiscal year, over 76 clients were served.

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

\$30,000 – Comprehensive Counseling

Incorporated in 1965, the Community Action Agency of Northwest Alabama, Inc. is a private, nonprofit corporation that provides services to Lauderdale, Colbert, and Franklin counties. The agency exists to “empower low-income individuals, families, and communities to achieve self-sufficiency through advocacy resource mobilization and service delivery.” As HUD-certified housing counseling agency, the Community Action Agency has operated for over 25 years, providing services including budgeting, tenant rights and responsibilities, mortgage repayment plans, homeless prevention, and homebuyer education.

Community Action Partnership of North Alabama, Inc.

Decatur, AL

\$47,181 – Comprehensive Counseling

Community Action Partnership of North Alabama (CPNA) is a private, nonprofit organization governed by a tri-party community board of directors incorporated to address the causes and consequences of poverty. In addition to the eight Northern Alabama counties it serves, the Partnership's legislatively approved service area includes Morgan, Collman, and Lawrence counties. The CPNA served 411 client families during the 2004-2005 fiscal year, strengthening community neighborhoods and helping low-income families acquire assets necessary for independent living. Of those clients served, 44 resolved or prevented mortgage delinquency and 34 purchased housing. The Community Action Partnership also assisted 11 homeless individuals in obtaining immediate shelter.

Community Service Programs of West Alabama, Inc.

Tuscaloosa, AL

\$29,613 – Comprehensive Counseling

The Community Service Programs of West Alabama, Inc. (CSP) is a HUD-certified local housing counseling agency in operation since 1984. CSP offers programming in a six-county service area, providing counseling to address problems that impair occupancy in affordable, decent, safe, and sanitary housing. During the 2004-2005 fiscal year, the agency serviced 124 clients. CSP's housing counseling program provides one-on-one practical skills training and group education training that enables participants to make prudent and responsible use of resources to obtain and retain decent affordable housing.

Hale Empowerment and Revitalization Organization

Greensboro, AL

\$23,605 – Comprehensive Counseling

The mission of the HERO Housing Resource Center is to “empower families to create change in their built environment” through increased access to information and education about homeownership. The agency serves all of Hale County, Alabama and provides pre- and post-occupancy counseling, mortgage and rental default and delinquency counseling, homeless counseling, and HECM counseling. A newly approved housing counseling agency in March of 2006, HERO provided rental assistance, homeownership assistance, and home repair to 50 clients in FY 2004-2005. Following the Hurricane Katrina disaster, HERO staff worked around the clock to respond to the needs of those families relocating to Hale County.

Jefferson County Housing Authority

Birmingham, AL

\$21,202 – Comprehensive Counseling

Jefferson County Housing Authority is a fifty-four year old, full service public authority. A HUD-certified housing counseling agency since 1994, Jefferson County Housing Authority administers 616 conventional public housing units, 1620 Housing Choice Vouchers, 412 Shelter Plus Care certificates, and approximately 66 scattered site single-family homes for use in its homeownership programs. Jefferson County Housing Authority has counseled some 351 clients, of which 35 were mortgage ready within a 3-month period and 49 received foreclosure prevention or budget counseling. The agency initiated a Section 8 homeownership program in March 2005, offering comprehensive housing counseling services for any resident of Jefferson County, particularly those with low- or very low-income status.

Mobile Housing Board

Mobile, AL

\$44,161 – Comprehensive Counseling

The Mobile Housing Board is a public housing authority providing a full range of housing counseling services to the residents of Mobile, Monroe, Baldwin, Clarke, Washington, and Escambia Counties. A HUD-approved housing counseling agency for more than 25 years, and a grantee for the past 17, Mobile Housing Board provides counseling services including pre-occupancy, pre-purchase, pre-rental, rental

delinquency, mortgage default, mobility, post-occupancy, home improvement and rehabilitation, energy conservation, HECM, housing consumer education, and housing choice voucher homeownership. During the 2004-2005 fiscal year, the Mobile Housing Board resolved issues for some 746 clients.

Montgomery Community Action Committee

Montgomery, AL

\$27,055 – Comprehensive Counseling

Montgomery Community Action Committee (MCAC) is a private, nonprofit organization whose mission is to mobilize resources and combat the conditions of poverty by providing services that enhance the quality of life for low-income individuals and families in Montgomery County, Alabama. The organization administers a variety of federally funded grant programs including Head Start, the Community Services Block Grant Program, and the Low-Income Home Energy Assistance Program. During the 2004-2005 fiscal year, the MCAC counseled 89 clients of which 17 resolved or prevented mortgage delinquency and 6 became mortgage ready.

Organized Community Action Program, Inc.

Troy, AL

\$26,008 – Comprehensive Counseling

Organized Community Action Program, Inc. (OCAP) is a private, nonprofit organization serving seven rural counties in southern Alabama. Incorporated in 1966 as the result of the Economic Opportunity Act, OCAP provides a variety of programs to low-income citizens in its community. The agency has developed five multi-family housing projects through the HOME program to assist low- and moderate-income families find decent and affordable residences. During the 2004-2005 fiscal period, OCAP helped some 69 clients locate, obtain, and maintain residency in rental housing.

ALASKA

Consumer Credit Counseling Service of Alaska

Anchorage, AK

\$55,162 – Comprehensive Counseling

Consumer Credit Counseling Service of Alaska (CCCS of Alaska) is a nonprofit organization and a member of the National Foundation for Credit Counseling. Accredited by the Council on Accreditation for Children and Family Services, CCCS has been providing pre-purchase, homebuyer education, rental, homeless, credit, HECM, and predatory lending counseling services to Alaskans statewide since 1981. Several staff members participate in AARP's Foundation Network of HECM counselors.

ARIZONA

Administration of Resources and Choices

Tucson, AZ

\$20,000 – Comprehensive Counseling

Administration of Resources and Choices (ARC) is a nonprofit organization whose main goal is to collaborate with community coalitions and assess needs by providing crisis intervention, housing support and advocacy, and comprehensive housing counseling services throughout the state of Arizona. Established in 1989, the agency has two branch offices located in Phoenix and Tucson. ARC provides pre-purchase counseling and education; HECM counseling; post-purchase non-delinquency counseling, delinquency and default counseling; predatory lending counseling; rental counseling; and homeless counseling.

Family Housing Resources, Inc.

Tucson, AZ

\$69,227 – Comprehensive Counseling

Family Resources, Inc. (FHR), an Arizona-based nonprofit organization, has provided homeownership services statewide since 1991. The mission of the agency is to deliver HUD housing counseling and education to Tucson and Pima County homebuyers and homeowners. FHR has administered the Mortgage Credit Certificate Program (a tax credit program for first time homebuyers) since 1991, provided down payment/closing cost assistance grants and loans since 1995, and operated a lease purchase program since 2002. In addition to providing pre-purchase, post-purchase and loss mitigation/default counseling, the agency also assists Section 8 residents purchase homes using HUD subsidies as partial mortgage payments.

Labor's Community Service Agency

Phoenix, AZ

\$30,549 – Comprehensive Counseling

Labor's Community Service Agency serves low-income residents of Maricopa County, including the City of Phoenix and its suburbs. The agency provides one-on-one default counseling, advocacy, and arrearage assistance to their clients. Due to the rise in property values, some unscrupulous investors have specifically targeted homeowners in default. As a result, Labor's Community Service Agency has added a component to their default counseling to educate clients about predatory investors and the tactics they use to victimize homeowners.

SouthEastern Arizona Governments Organization

Bisbee, AZ

\$40,000 – Comprehensive Counseling

Established in 1972, the SouthEastern Arizona Governments Organization (SEAGO) provides homebuyer education and pre-purchase, delinquency/default, post-purchase, rental, and predatory lending counseling in southeastern Arizona. The agency aims to

develop a regional housing program to assist communities in meeting their affordable housing goals. SEAGO provides housing counseling services in both Spanish and English.

ARKANSAS

Crawford-Sebastian Community Development Council, Inc.

Fort Smith, AR

\$33,136 - Comprehensive Counseling

Crawford-Sebastian Community Development Council, Inc. (C-SCDC) is a nonprofit agency whose mission is to help low-income families become more self-sufficient through a variety of social services and housing programs. C-SCDC is a HUD-approved housing counseling agency helping to make homeownership and affordable housing available to low- and moderate-income individuals and families in Crawford and Sebastian Counties. C-SCDC provides homebuyer education, one-on-one housing counseling and loan preparation, mortgage default and delinquency prevention counseling, rental counseling, and homeless counseling to over 500 households per year. As a result of the agency's counseling and down payment assistance programs, 237 households obtained homeownership last year.

South Arkansas Community Development

Arkadelphia, AR

\$38,390 - Comprehensive Counseling

South Arkansas Community Development (SACD) is a nonprofit organization founded in December of 1999 to provide education and counseling to help low- and moderate-income families achieve and retain homeownership. A HUD-certified housing counseling agency since 2002, SACD offers services including pre-purchase, post-purchase, delinquency, default, and foreclosure counseling. SACD has a bilingual staff, providing homebuyer/homeownership education and financial literacy classes in both English and Spanish. SACD serves eight primary counties in southern Arkansas and partners with public and private service providers to meet client needs. In the past 3½ years, SACD has counseled with over 2,000 clients and helped 276 families achieve homeownership.

Universal Housing Development Corporation

Russellville, AR

\$27,882 - Comprehensive Counseling

Universal Housing Development Corporation (UHDC) provides counseling and housing-related services in Congressional Districts 2 and 3 of Arkansas and administers a variety of federal, state and local programs including Section 8, Rental Assistance, and Family Self-Sufficiency programs for low-income renters. UHDC also offers Weatherization, HOME Rehabilitation, Lead-Based Paint Abatement and Lead-Based Paint Rehabilitation programs for existing housing. In addition, UHDC assists in the achievement of homeownership through first time homebuyers counseling, self-help

housing and opportunity programs, and its Community Housing Development Organization.

CALIFORNIA

Anaheim Housing Authority-Anaheim Housing Counseling Agency

Anaheim, CA

\$48,130 – Comprehensive Counseling

The Anaheim Housing Authority created the Anaheim Housing Counseling Agency (AHCA) in 1998 to focus on providing housing counseling services to the Anaheim community and help homebuyers compete in the extremely expensive southern California housing market. AHCA offers homebuyer education and housing counseling services in both English and Spanish. The agency has implemented the Anaheim Housing Authority's Section 8 Homeownership Program and provides extensive predatory lending prevention educational and counseling services. Other housing counseling services offered include rental, default, and loss mitigation counseling.

Asian, Inc.

San Francisco, CA

\$48,130 – Comprehensive Counseling

Asian, Inc. works to strengthen the physical, economic, and social development of Asian American communities in Northern California. The agency employs a multi-lingual and multi-cultural staff with varied backgrounds. Asian, Inc.'s First Time Homebuyer's Education and Counseling Program provides bilingual first-time homebuyer education to households in the City and County of San Francisco and Alameda County. These households are located in the distressed, low- and moderate-income areas of San Francisco, including Chinatown, Tenderloin, Visitacion Valley, Bayview Hunters Point, and Alameda County. Asian, Inc.'s workshops are conducted by staff in Chinese and Vietnamese, in addition to English, and supported with bilingual print and audio-visual materials.

ByDesign Financial Solutions

Los Angeles, CA

\$90,324 – Comprehensive Counseling

A HUD-approved housing counseling agency for over 20 years, ByDesign provides comprehensive personal financial solutions and empowerment through education to clients in Los Angeles, Fresno, Stockton, and Sacramento areas. ByDesign offers reverse mortgage counseling, pre-purchase workshops, post-purchase counseling, and default prevention assistance. In addition, ByDesign has developed its own products, including Personal Finance Management, Credit Report Review, Get Checking, Identity Theft Resolution, First Time Homebuyer, and Financial "Firsts".

City of Vacaville Office of Housing and Redevelopment

Vacaville, CA

\$30,549 – Comprehensive Counseling

The City of Vacaville Housing Counseling Agency is a HUD-approved housing counseling agency whose mission is to ensure equal access to the information and resources necessary to guide successful housing choices. The agency is committed to meeting the needs of all individuals requesting services, including persons with disabilities and those with limited English proficiency. The agency offers comprehensive counseling services including pre-purchase counseling, rental counseling, HECM counseling, default counseling, and other community assistance services.

Community Housing and Improvement - Community Housing and Credit Counseling Center (CHCCC)

Chico, CA

\$20,000 – Comprehensive Counseling

The Community Housing and Credit Counseling Center (CHCCC), a division of the Community Housing Improvement Program, Inc., is the only agency in its eight county rural service area that offers extensive homeownership education programs and credit counseling to low-income individuals. CHCCC provides pre- and post-purchase education, delinquency counseling, HECM, and rental and predatory lending counseling.

Consumer Credit Counselors of Kern and Tulare Counties

Bakersfield, CA

\$37,581 – Comprehensive Counseling

Consumer Credit Counselors of Kern and Tulare Counties is a HUD-approved housing counseling agency that has served the local community for over 40 years. The agency provides homeownership education classes, pre- and post-purchase counseling, default and delinquency counseling, HECM counseling, Section 8 HOV counseling, rental counseling, and predatory lending counseling. All of the agency's counseling and education programs are available in both Spanish and English.

Consumer Credit Counselors of Orange County

Santa Ana, CA

\$83,292 – Comprehensive Counseling

Consumer Credit Counselors of Orange County serves all of Orange County and has been a HUD-approved housing counseling agency since 1995. The agency is a nonprofit community service agency dedicated to assisting consumers achieve financial stability through a wide range of multilingual education and counseling. Consumer Credit's housing counseling services include pre- and post-purchase counseling, mortgage delinquency and default, loss mitigation, renter assistance, and HECM services.

Consumer Credit Counseling Service of San Francisco

San Francisco, CA

\$69,227 – Comprehensive Counseling

Consumer Credit Counseling Service of San Francisco (CCCS of San Francisco) provides comprehensive counseling services and money management information and assistance. The agency has been providing housing counseling and education since 1994. As a financial resource center, CCCS of San Francisco offers the necessary tools to help clients set and achieve financial goals. Through partnerships and community outreach, it helps individuals and families achieve and maintain homeownership.

Eden Council of Hope and Opportunity (ECHO)

Hayward, CA

\$41,097 – Comprehensive Counseling

For 40 years, ECHO has served the housing needs of tenants and property owners in Alameda County, Contra Costa County and the San Francisco mid-peninsula. ECHO is unique in its emphasis on homelessness prevention, providing a variety of services dedicated to helping people retain and stabilize their housing situations, including Fair Housing, tenant/landlord, HECM, mortgage default and pre-purchase, rental assistance, and homeless counseling.

Housing Authority of the City of Fresno

Fresno, CA

\$131,316 – Comprehensive Counseling

The Housing Authority of the City of Fresno provides comprehensive housing counseling in English, Spanish, and Hmong as well as American Sign Language. The agency focuses on educating renters on selecting housing, complying with lease terms, and becoming homeowners. In addition, in an effort to address the lack of financial education in Fresno due to ethnic, language and cultural barriers, the Housing Authority of the City of Fresno offers predatory lending counseling.

Human Rights/Fair Housing Commission

Sacramento, CA

\$20,000 – Comprehensive Counseling

The Human Rights/Fair Housing Commission of the City and County of Sacramento (HRFHCCS) was established in 1963 by County Ordinance to enforce civil rights laws in the areas of housing, employment, hate crimes and public accommodations. HRFHCCS has a strong presence in the Sacramento region by providing housing counseling services that include rental, fair housing, homeless/displacement, predatory lending, and education and outreach in rental and fair housing programs. The agency provides an after hours phone system with recorded messages of the most frequently asked questions, offers printed materials in five languages regarding housing counseling, and distributes the “Fair Housing Handbook”.

Inland Mediation Board

Upland, CA

\$69,227 – Comprehensive Counseling

Inland Fair Housing and Mediation Board (IFHMB) has served the Inland Empire region for over 26 years. IFHMB maintains 4 offices in southern California and offers homebuyer education and counseling in the following areas: pre-purchase, post-purchase, default and foreclosure, rental housing, homeless and displacement, and HECM. In addition to providing housing counseling and education, IFHMB also offers fair housing counseling and education, complaint intake and investigation, and conciliation and/or referral. IFHMB provides services in both Spanish and English.

Lao Family Community Development, Inc.

Oakland, CA

\$79,776 – Comprehensive Counseling

Lao Family Community Development, Inc., founded in 1980, has continuously adapted to changing demographics and service needs of the Bay Area's diverse low-income, limited-English-speaking refugee and immigrant communities. The agency's Multilingual Homeownership Center and multicultural staff provide services out of four offices and have the capacity to deliver homebuyers' counseling in nine languages. Lao Family Community Development's homebuyer education program includes workshops for the hearing, seeing, and physically impaired. The agency serves over 2,500 minorities each year through a variety of service programs.

Mission Economic Development Association

San Francisco, CA

\$62,195 – Comprehensive Counseling

The Mission Economic Development Association (MEDA) provides first-time homeownership counseling services to San Francisco residents. The agency strives to increase access to affordable homeownership for low- and moderate-income families. In particular, MEDA provides assistance to Latino families that have traditionally faced barriers to homeownership due to lower than average household incomes, large household sizes, language barriers, and low participation rates in first-time homeownership programs.

Monterey County Housing Alliance

Salinas, CA

\$20,000 – Comprehensive Counseling

Monterey County Housing Alliance (MOCHA) became a HUD-approved housing counseling agency in March 2006. This agency provides pre-purchase counseling, homebuyer education, predatory lending counseling, and rental counseling for the

residents of Monterey County. All housing counseling workshops are delivered in both English and Spanish.

The National Association of Real Estate Brokers, Inc. (NAREB) Investment Division (NID) – Housing Counseling Agency, Inc. – (NID-HCA)

Oakland, CA

\$1,073,132 – Comprehensive Counseling

NID-HCA is a HUD approved national housing counseling intermediary with 47 offices in 14 states. Through its real estate professional and faith-based network, NID-HCA is a community leader in building social and economic wealth for the residents of urban America. NID-HCA brings together clients, faith-based groups, community service groups, and professional organizations to equip communities with the education and resources to obtain fair, decent, and affordable housing and homeownership opportunities for the creation of intergenerational and community wealth and to combat predatory practices that disproportionately impact urban and minority communities.

Neighborhood House Association

San Diego, CA

\$86,808 – Comprehensive Counseling

The Neighborhood House Association (NHA) is a community-based organization assisting San Diego County residents. With over 83 years of nonprofit experience, the agency provides comprehensive housing counseling services to low- and moderate-income individuals. Having exceeded their comprehensive counseling goals in 2005, NHA serviced 514 additional clients in the areas of rental market tenants who have experienced unaffordable rental increases, limited affordable housing units, housing evictions, and displacements. In addition to housing counseling services, their programs include community support and senior services.

Orange County Fair Housing Council, Inc

Santa Ana, CA

\$65,711 – Comprehensive Counseling

The Orange County Fair Housing Council provides comprehensive housing counseling services to Orange County, as well as areas in Riverside and San Bernardino Counties. These services, including homebuyer education, pre-purchase counseling, mortgage delinquency/default counseling, HECM counseling, rental counseling, and homeless/displaced counseling, help ensure equal access to housing opportunities.

Pacific Community Services, Inc.

Pittsburg, CA

\$37,581 – Comprehensive Counseling

Pacific Community Services, Inc. (PCSI) provides fair housing and housing counseling services to residents of Contra Costa and Solano Counties. These services include

assistance to families who are trying to purchase a home in the challenging housing markets of Contra Costa and Solano Counties, families in need of rental assistance, and families who have purchased homes and need assistance in their efforts to sustain homeownership.

Project Sentinel

Palo Alto, CA

\$79,776 – Comprehensive Counseling

Project Sentinel was founded in 1971 and incorporated in 1991. The agency has been a HUD-approved housing counseling agency since 1992, serving the counties of San Mateo, San Francisco, Santa Clara, Stanislaus, and South Alameda. Project Sentinel provides education and counseling for first time homebuyers as well as HECM, default and foreclosure counseling and assistance to low-income tenants experiencing housing problems.

Rural Community Assistance Corporation

West Sacramento, CA

\$615,678 – Comprehensive Counseling

Founded in 1978, Rural Community Assistance Corporation (RCAC) serves 13 western states through a network of field offices and more than 115 employees. RCAC has five core services: training, technical assistance, access to resources, advocacy, and capacity building, offered in the major program areas of environmental infrastructure, affordable housing, and community development finance. As a HUD-approved national housing counseling intermediary, RCAC supports a network of housing counseling agencies that serve remote rural western communities, including colonias. RCAC also helps build the capacity of emerging housing counseling agencies, particularly tribal-based organizations.

Sacramento Neighborhood Housing Services, Inc.

Sacramento, CA

\$58,678 – Comprehensive Counseling

Sacramento Neighborhood Housing Services, Inc., was incorporated in 1987. The mission of the agency is to provide housing counseling services to all residents of Sacramento City and County, especially those that are low-income, minorities (including the elderly and limited English proficient population), disabled and/or those with unresolved housing needs. The agency provides pre-purchase, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, HECM counseling, post-purchase education, homeownership voucher counseling and education, and predatory lending counseling.

San Diego Home Loan Counseling & Education Center

San Diego, CA

\$27,032 – Comprehensive Counseling

San Diego Home Loan Counseling & Education Center (SDHLC&EC) was established in 1977 as a place where low-income minority families could get unbiased information and help with their credit and mortgage financing. SDHLC&EC provides home buying seminars, home purchase, home equity/home improvement and refinance counseling, credit and foreclosure prevention, basic money management workshops, and Individual Development Accounts. All of the agency's counseling services and workshops are offered in both English and Spanish.

San Francisco Housing Development Corporation

San Francisco, CA

\$30,549 – Comprehensive Counseling

Working in one of the nation's most expensive real estate markets, San Francisco Housing Development Corporation's mission is to foster stability in the city's African American community. With a focus on helping low- and moderate-income renters and homebuyers achieve homeownership, the agency's comprehensive counseling program includes pre-purchase and post-purchase counseling, as well as homebuyer education.

Springboard Nonprofit Consumer Credit Management

Riverside, CA

\$131,316 – Comprehensive Counseling

Springboard offers comprehensive housing counseling services to families in communities throughout southern California and the Bay Area of northern California. Springboard is dedicated to increasing and maintaining homeownership and rental opportunities for low- and moderate-income persons and others, including disabled and new immigrants, who are being shut out of the increasingly expensive California housing market. Springboard provides one-on-one counseling services covering default prevention and loss mitigation options, homebuyer pre-purchase issues, home equity conversion mortgages, and rental housing/landlord issues with a staff that is fluent in both English and Spanish.

COLORADO

Adams County Housing Authority

Commerce City, CO

\$75,364 - Comprehensive Counseling

The Adams County Housing Authority (ACHA) was officially organized in 1974 and has been a HUD-approved housing counseling agency since 1978. The Housing Authority's mission is to improve the quality of life for individuals and families in Adams County with programs that provide housing, personal development opportunities, counseling, financial assistance, and education services. ACHA provides counseling for mortgage default, foreclosure prevention, loss mitigation, predatory lending, pre-foreclosure sale program, pre-occupancy, post- occupancy, pre-rental, rental delinquency, HECM, pre-

purchase, budgeting, money management, debt/credit management, home improvement/rehabilitation, displacement/relocation, resident services, utility assistance, and long term/transitional housing assistance available through the Section 8 Housing Choice Voucher Program, Public Housing Program, Supportive Housing Program and Tenant Based Rental Assistance Program. In addition, monetary assistance is available to promote homeless prevention, housing retention, and affordable housing acquisition.

Boulder County Housing Authority

Boulder, CO

\$54,391 - Comprehensive Counseling

The Boulder Housing Counseling Program provides comprehensive one-on-one counseling services to Boulder County residents in the areas of pre-purchase/pre-occupancy, reverse mortgage, mortgage default and foreclosure prevention, credit repair and budgeting, prevention of predatory lending or investing, and Housing Choice Voucher to Homeownership (specifically for the Family Self-Sufficiency program clients). The Housing Counseling Program conducts monthly CHFA-certified Homeownership Training workshops and a quarterly Financial Management course. The Program collaborates with the Boulder County Housing Consortium with outreach to minority communities and facilitating home purchases for low- and moderate-income populations. The Program also works with other housing counseling agencies, Boulder County Government departments and human services organizations by sharing information and resources to best serve the Boulder County population.

Brothers Redevelopment, Inc.

Denver, CO

\$57,037 - Comprehensive Counseling

Brothers Redevelopment, Inc. (BRI) was founded in 1971 in recognition of the urgent need for free or low-cost housing and housing-related services for Denver's low-income residents. The agency provides first-time homebuyers with the information needed to understand the home buying process. BRI's workshops and one-on-one counseling services acquaint first-time homebuyers with finding lenders, understanding interest rates, signing contracts, and maintaining home investments. BRI also provides default counseling for homeowners who have fallen behind on their payments and reverse mortgage counseling for senior homeowners. All housing counseling services are provided free of charge. On a yearly basis, BRI assists approximately 1,000 families through one-on-one counseling and classes.

City of Aurora's Home Ownership Assistance Program

Aurora, CO

\$38,390 - Comprehensive Counseling

The City of Aurora's Home Ownership Assistance Program (HOAP) has provided counseling since 1985 and been a HUD-approved housing counseling agency since 1990. HOAP is dedicated to making home ownership a reality for Aurora's low- and moderate-

income families by offering free pre-purchase, foreclosure, pre-foreclosure sale, and reverse equity mortgage counseling, as well as financial assistance, to homebuyers. HOAP conducts bilingual educational seminars to first-time homebuyers that cover the process of buying and owning a home. HOAP staff also act as a referral service for residents to other service providers within the community.

Colorado Housing Assistance Corporation

Denver, CO

\$38,390 - Comprehensive Counseling

Providing education and housing counseling since 1991, Colorado Housing Assistance Corporation's (CHAC) mission is to help make housing and successful homeownership affordable by offering programs that create and preserve homeownership for low- and moderate-income families, prevent displacement of long-term neighborhood residents, stabilize neighborhoods, and implement innovative ways to mobilize private and public investment to achieve these goals. CHAC has four program areas that serve this mission: Counseling and Education, Mortgage Assistance Loans, Foreclosure Prevention Loans, and Home Saver Loans. CHAC has helped over 7,000 first-time homebuyers purchase homes, including over 300 people with disabilities.

Colorado Rural Housing Development Corporation

Westminster, CO

\$25,254 - Comprehensive Counseling

Colorado Rural Housing Development Corporation (CRHDC) was formed over 35 years ago to provide safe and affordable housing to migrant workers in Colorado. CRHDC's mission has expanded over the years to address housing needs on a broader scale, including financing and homeownership education for low- to moderate-income households, affordable single-family housing development, post-purchase homeowner education, foreclosure prevention, affordable multi-family rental housing development and management, and technical assistance provision. The agency provides educational and technical assistance focusing on households earning at or below 80% of Area Median Income. CRHDC was incorporated in June 1998 in support of a mission to develop products and services that create housing opportunities for low and moderate-income households and became a certified Community Development Financial Institutions Fund (CDFI) in 1999.

Housing Solutions for the Southwest

Durango, CO

\$41,017 - Comprehensive Counseling

Housing Solutions for the Southwest (HS) is a nonprofit housing agency serving southwest Colorado since 1981. HS promotes a socially and economically balanced community by providing assistance and services for very low- to moderate-income families, individuals, elderly, disabled, and special needs populations in areas including housing and energy conservation in Archuleta, Dolores, La Plata, Montezuma and San

Juan Counties. The agency also provides a Weatherization Program, the Section 8 Housing Choice Voucher Program, a Transitional Housing Program, and a Homeowner Rehabilitation Program. For over 10 years, HA has offered housing counseling services including landlord/tenant mediation, eviction prevention, money management, fair housing issues, homeless services, HECM, home improvement/rehabilitation/accessibility, and predatory lending.

Neighbor to Neighbor, Inc.

Ft. Collins, CO

\$45,000 - Comprehensive Counseling

The mission of Neighbor to Neighbor (N2N) is to empower people and promote housing opportunity through counseling, education, supportive services, community partnerships and the provision of multi-family affordable housing in Larimer County, Colorado. N2N grew out of a grassroots movement in 1970. Since then, N2N programs have expanded to meet the growing need for affordable housing and self-sufficiency programs in Larimer County. N2N is a member of the nationwide NeighborWorks network. The agency's comprehensive housing counseling services assist the homeless, renters, and homeowners in crisis to identify, secure and maintain affordable, sustainable housing and work toward self-sufficiency. Emergency financial assistance prevents eligible households from becoming homeless. The agency also provides homebuyer education to help first-time buyers make informed decisions regarding the purchase of a home.

Northeast Denver Housing Center

Denver, CO

\$43,644 - Comprehensive Counseling

Northeast Denver Housing Center (NDHC) is a community-based organization that has been providing affordable housing and community development services in Denver for over 24 years. NDHC's programs include comprehensive housing counseling, affordable housing production, supportive services for homeless and special needs populations, and the Healthy Homes Initiative. NDHC offers housing counseling to help Denver's citizens prevent foreclosure, obtain a HECM loan, refinance their homes, make home improvements and prevent predatory lending practices. NDHC's housing counseling program also offers homebuyer education workshops, one-on-one pre-purchase counseling, financial literacy workshops, and case management services for homeless or very low-income individuals and families.

CONNECTICUT

Bridgeport Neighborhood Trust

Bridgeport, CT

\$21,952 - Comprehensive Counseling

Bridgeport Neighborhood Trust (BNT) was incorporated in 1986 and is affiliated with Community Capital Fund, a community development bank. BNT has been designated a

Community Housing Development Organization by the City of Bridgeport and the State of Connecticut and has been a HUD-approved housing counseling agency since 2000. BNT's mission is to strengthen neighborhoods by embracing a holistic revitalization approach through advocacy, education, investment, and technical support.

Neighborhood Housing Services of New Britain, Inc.

New Britain, CT

\$26,507 - Comprehensive Counseling

Neighborhood Housing Services of New Britain, Inc. (NHS) has been providing housing related services to low- to moderate-income neighborhoods in New Britain and Central Connecticut for more than 27 years, making over 1,400 units of affordable housing available. NHS is a member of NeighborWorks America and has extensive experience in financing home rehabilitation and property improvements, educating and counseling clients for homeownership and economic independence, and developing new affordable housing and real estate venture projects.

DELAWARE

First State Community Action Agency, Inc.

Georgetown, DE

\$31,713 - Comprehensive Counseling

First State Community Action Agency, Inc. (First State), formerly Sussex County Community Action Agency, Inc., was established in 1965. It is the only comprehensive HUD-approved housing counseling agency serving Sussex, Kent, and New Castle counties. First State is committed to helping clients achieve homeownership through one-on-one counseling. The agency offers first-time homebuyers personal support and encouragement to overcome the many challenges on the road to homeownership.

National Counsel on Agricultural Life and Labor Research, Inc. (NCALL)

Dover, DE

\$32,364 - Comprehensive Counseling

The National Counsel on Agricultural Life and Labor Research, Inc. (NCALL), a leader in affordable housing development, was established in 1976 in Dover, Delaware to improve the housing conditions of low- and moderate-income people primarily in rural areas. The Counsel's mission is to provide training, technical assistance, and support to organizations to enhance their capacity to develop affordable housing. NCALL assists clients with homeownership counseling, rural development mortgage packaging, and rental housing needs.

YWCA Delaware

Wilmington, DE

\$33,015 - Comprehensive Counseling

YWCA Delaware has emerged as a leader in the delivery of human services. The organization's goals are to advance equal opportunity for women, strengthen self-sufficiency and family stability, and advocate social and racial justice with programming in housing, violence prevention, and economic opportunity. YWCA's focus is on low- to moderate-income families. The agency supports housing counseling and homeownership education programs that help people become successful homeowners.

DISTRICT OF COLUMBIA

HomeFree USA

Washington, DC

\$1,218,655 – Comprehensive Counseling

HomeFree-USA provides training, technical assistance, networking opportunities, national advocacy, program development, and financial benefits to a national network of 51 community-based counseling agencies. A HUD-certified national housing counseling intermediary since 1994, HomeFree-USA affiliates offer a wide variety of counseling services to support homeownership; foreclosure and default prevention; HECM; and financial stability in underserved communities. Together, these affiliates serve more than 70,000 people regardless of religious, social, or economic background in locations throughout the country.

Housing Counseling Services, Inc.

Washington, DC

\$37,967 – Comprehensive Counseling

Housing Counseling Services, Inc. (HCS) is a nonprofit organization founded in 1972 to serve the metropolitan DC area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training advocacy, and housing opportunities for low- and moderate-income homebuyers, homeowners, and tenants. The agency's goal is to prevent homelessness and increase homeownership opportunities by providing the opportunities, skills, self-esteem and empowerment necessary for families and communities to succeed.

Marshall Heights Community Development Organization

Washington, DC

\$22,603 – Comprehensive Counseling

The Marshall Heights Community Development Organization (MHCDO) has over 25 years of experience as a community-based organization promoting community and economic opportunity for low- and moderate-income homebuyers. MHCDO operates several programs designed to expand economic opportunities, increase self-sufficiency, and improve the quality of life for individuals and families. The organization's services include housing and financial counseling, supportive housing and home buying education

National Credit Union Foundation

Washington, DC

\$1,000,372 – Comprehensive Counseling

Established in 1980, the National Credit Union Foundation is a nonprofit national intermediary and grant maker for the United States credit union movement. As a charitable organization, NCUF raises funds and makes grants that promote consumer financial education, affordable mortgage lending, savings, and asset accumulation. With help from its 21 sub-grantees, NCUF serves as the national intermediary between credit unions and government agencies and as an innovator of initiatives that support consumer savings and asset accumulation. This role, in combination with its mission, “to promote and improve consumer financial independence through credit unions,” makes NCUF one of the nation’s most important players in increasing assets and building wealth for Americans.

National Council of La Raza

Washington, DC

\$1,145,894 – Comprehensive Counseling

Founded in 1968, the National Council of La Raza (NCLR) is a private, nonprofit, nonpartisan, tax-exempt organization and the largest national Hispanic civil rights and advocacy organization in the United States. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas – assets and investments; civil rights and immigration; education; employment and economic status; and health. In addition, it provides capacity-building assistance to its affiliates who work at the state and local level to advance opportunities for individuals and families.

Near Northeast Community Improvement Corp.

Washington, DC

\$27,809 – Comprehensive Counseling

Near Northeast Community Improvement Corporation (NNCIC) was established in October 1965 as a private, nonprofit, community-based organization. The agency has participated in HUD’s housing counseling program since 1978, providing comprehensive counseling services for over 37 years. NNCIC offers counseling services including pre- and post-occupancy, mortgage default, reverse mortgage, consumer education and rental delinquency, financial, credit, homebuyer education and loss mitigation.

NeighborWorks America

Washington, DC

\$1,291,416 – Comprehensive Counseling

NeighborWorks America (formerly known as Neighborhood Reinvestment Corporation) was created in 1978 by Congress to expand affordable housing opportunities for low-

income individuals and strengthen distressed communities. A HUD-funded national housing counseling intermediary since 1996, NeighborWorks America manages a network of affiliates providing housing counseling services in 39 states. Additionally, NeighborWorks is a recognized leader in providing training for community-based housing counselors throughout the United States. Its network of affiliates provides comprehensive housing counseling services and tailors activities to meet the special counseling needs of communities served, including predatory lending and utilization of HUD's Homeownership Voucher Program.

University Legal Services, Inc.

Washington, D.C

\$23,904 – Comprehensive Counseling

University Legal Services, Inc. (ULS) has been a HUD-certified housing counseling agency since 1972. The agency has provided comprehensive housing counseling services including pre-purchase, post-purchase, money management and budgeting, rental, delinquent mortgages and rents, reverse equity mortgages, rehabilitation, and predatory lending counseling for over 20 years.

FLORIDA

Center for Affordable Homeownership

Tampa, FL

\$23,605 – Comprehensive Counseling

Founded in 1937 as a nonprofit corporate body, Tampa Housing Authority (THA) has served City of Tampa and Hillsborough County residents for over sixty-four years. THA is the leading provider of public and assisted housing to low- and moderate-income persons. Tampa Housing Authority's mission is to promote the development and professional management of a variety of affordable housing opportunities, facilities, and supportive services to nurture neighborhoods, provide economic development and self-sufficiency activities for residents, and ensure equal access to safe, quality housing for low- and moderate-income families throughout the community. During fiscal year 2005, the agency counseled 500 clients.

Central Florida Community Development Corporation

Daytona Beach, FL

\$26,008 – Comprehensive Counseling

Central Florida Community Development Corporation (CFCDC) is a nonprofit corporation organized under the laws of the State of Florida. The corporation has a staff of 10 persons and a professional policy-setting Board of Directors consisting of 9 individuals with a broad range of experiences that complement the goals and objectives of the corporation. CFCDC is a HUD-certified housing counseling agency and a State of Florida Community Housing Development Organization. CFCDC offers a wide variety of housing counseling services including one-on-one counseling, pre-purchase

counseling, pre-rental counseling, delinquency/default counseling, post homeownership counseling, financial literacy workshops, and budgeting assistance. During the 2004-2005 fiscal year, CFCDC assisted 664 clients with their housing needs. Of these, 25 purchased housing and 220 became mortgage ready.

Community Enterprise Investments, Inc.

Pensacola, FL

\$25,000 – Comprehensive Counseling

Community Enterprise Investment, Inc. (CEII), a nonprofit community-based organization, has worked for over thirty years to improve the lives of Florida's Escambia County residents. With a focus on low-income and minority communities, the agency has developed and managed 163 units of affordable rental apartments for families at 70 percent or below Escambia County's median income. To date, CEII has provided housing counseling to approximately 1500 clients, over 100 of which have purchased housing. CEII counseled 470 clients in the 2004-2005 fiscal year, of which 325 completed the CEII homebuyer education workshop, and 30 became homeowners.

Community Housing Initiative

Melbourne, FL

\$27,728 – Comprehensive Counseling

Organized in 1997, Community Housing Initiative provides housing counseling services in Brevard County, Florida including mortgage delinquency counseling, default counseling, fair housing assistance, homebuyer education programs, loss mitigation counseling, and pre-purchase counseling. During the 2004-2005 fiscal year, the agency counseled 690 clients.

Consumer Credit Counseling Services of West Florida, Inc.

Pensacola, FL

\$44,161 – Comprehensive Counseling

Consumer Credit Counseling Services of West Florida, Inc. has been in operation since 1975. The mission of the organization is to provide consumer education to all segments of the community regardless of race, color, national origin, religion, sex, or disability. During the 2004-2005 fiscal year, the agency provided comprehensive counseling services including pre-purchase, delinquency/default, non-delinquency post-purchase, HECM, post-purchase education, rental, homeless/displacement and predatory lending to 964 clients with the provision of HUD grant funds.

Credit Card Management Services, Inc.

West Palm Beach, FL

\$20,000 – Comprehensive Counseling

Credit Card Management Services, Inc. (CCMS) is a nonprofit comprehensive counseling agency with over 15 years of experience. Services provided by the agency include

HECM, bankruptcy, homeless/displacement, pre-/post-purchase, and rental counseling. During the 2005 fiscal year, CCMS counseled over 50 clients, helping them to realize, achieve, and exceed their housing needs and goals. CCMS also promotes outreach to community and faith-based organizations, churches, support groups, and lawyers to help clients when needed.

Deerfield Beach Housing Authority, Inc.

Deerfield Beach, FL

\$21,202 – Comprehensive Counseling

Organized in August of 1969, the Deerfield Beach Housing Authority operates three separate facilities: The Palms, a residence for senior citizens; Stanley Terrace, a family residence; and the Business Skills Center which operates the administrative office and offers various programs and counseling services to the residents. The Authority's mission statement is to "advocate and provide affordable housing and self sufficiency programs that improve the quality of life for eligible low- to moderate-income families in Deerfield Beach". During fiscal year 2004, the agency counseled 845 clients.

Family Counseling Center of Brevard, Inc.

Rockledge, FL

\$35,285 – Comprehensive Counseling

Family Counseling Center of Brevard, Inc. (FCC), partner agency of Consumer Credit Counseling Service, was established in 1964 and is the oldest family service agency in the area. FCC provides outpatient counseling, consumer credit counseling, substance abuse therapy, education, and related services to individuals and families. FCC is accredited by the Council on Accreditation and licensed by the State of Florida. Since 1982, CCCS has served the community through budget counseling, debt management programming, consumer education, and credit report analyses. Family Counseling Center of Brevard, Inc has reached 274 clients with default, pre-purchase, rental and HECM counseling.

Goldenrule Housing and Community Development

Sanford, FL

\$26,008 – Comprehensive Counseling

Goldenrule Housing CDC was incorporated in 1991. Since that time, the agency has assisted hundreds of families become first-time homeowners. A nonprofit organization, it provides comprehensive housing counseling services including pre-/post-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency counseling, post-purchase counseling, HECM counseling, and rental counseling. The mission of Goldenrule Housing and Community Development Center is to provide, through a charitable manner, decent, safe, sanitary housing that is affordable and accessible to all residents of Seminole County.

Goodwill Industries-Manasota, Inc.

Sarasota, FL

\$35,646 – Comprehensive Counseling

Goodwill Industries-Manasota, Inc. provides housing counseling services to the citizens of Manatee, Sarasota, Hardee, and DeSoto Counties. The agency has served the area for over 27 years and is committed to maintaining a safe, healthy and productive work environment; providing professional services for its customers; and maintaining the security and integrity of its establishment. Goodwill Industries-Manasota, Inc. provides one-on-one counseling in homebuyer education, mortgage default/loss mitigation, post-purchase, rental assistance, money management, fair housing, and homelessness/displacement. Goodwill Industries-Manasota, Inc. counseled 483 clients in 2005 with HUD grant funds.

Homes in Partnership, Inc.

Apopka, FL

\$27,210 – Comprehensive Counseling

In accordance with its mission to provide decent affordable housing and homebuyer counseling in economically depressed areas, Homes In Partnership, Inc. (HIP) has been providing and facilitating affordable housing for low- and moderate-income central Florida residents for over twenty-five years. HIP has partnered with community-based organizations and local government agencies to help underserved minorities in their communities, providing pre-purchase, post-purchase, default, and delinquency counseling. Since its inception, HIP has successfully counseled over 1821 clients.

Housing Partnership, Inc.

Riviera Beach, FL

\$35,646 – Comprehensive Counseling

Established in 1986, Housing Partnership, Inc. (HP) has evolved from a small affordable housing agency to a complex organization focused on improving communities. In addition to the agency's continued involvement in the promotion of homeownership, HP has crafted quality programming and resources to provide access to supportive housing for special needs populations and family services. A nonprofit charitable organization, HP is a chartered affiliate of NeighborWorks America. Serving all of Palm Beach County, HP provides community outreach, pre-purchase counseling, homebuyer education, delinquency/default counseling, post-purchase education and voucher homeownership counseling. In fiscal year 2005, the agency counseled 261 clients.

Jacksonville Area Legal Aid

Jacksonville, FL

\$47,181 – Comprehensive Counseling

Jacksonville Area Legal Aid (JALA) has over 125 years of collective experience in providing essential advice and counseling in both one-on-one and group settings. JALA's Protect Ownership With Education and Remedies (POWER) program provides

post-purchase homeownership education. In addition, JALA offers a wide range of comprehensive counseling services including homebuyer education, marketing and outreach initiatives, home improvement, and displacement and relocation counseling. JALA staff and the local school board are also working on a financial literacy model as part of the school curriculum.

Lighthouse Credit Foundation

Largo, FL

\$23,605 – Comprehensive Counseling

Approved as housing counseling agency in 2005, Lighthouse Credit Foundation is a first-time HUD-funded applicant. During the 2004-2005 fiscal year, Lighthouse provided pre/post-purchase counseling, homebuyer education, delinquency counseling, rental counseling, and predatory lending counseling. Lighthouse Credit Foundation receives support from Bank of America and is armed with dedicated, talented staff to carry out its mission of helping to eradicate housing discrimination and deficiency in its community.

Manatee Coalition for Affordable Housing, Inc.

Bradenton, FL

\$22,403 – Comprehensive Counseling

The Manatee Coalition for Affordable Housing, Inc. was founded in 1991 to provide programs for low- to moderate-income residents of Manatee County. A nonprofit agency, the Coalition provides pre- and post-purchase counseling, first-time homebuyer education, foreclosure prevention counseling, and homeless displacement counseling. During the 2004-2005 fiscal year, the agency served 715 clients with their housing needs.

Manatee Opportunity Coalition

Bradenton, FL

\$28,412 – Comprehensive Counseling

Manatee Opportunity Coalition, Inc., (MOC) has been a nonprofit Community Action Agency since 1968 and a HUD-certified housing counseling agency since the early 1970s. MOC provides counseling services for low- and moderate-income households, and disabled, elderly, and minority populations in Manatee, Sarasota, Charlotte, Hardee, Lee, and Desoto Counties. In FY 2004-2005, Manatee Opportunity Coalition assisted 260 clients with their housing counseling needs.

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

\$24,807 – Comprehensive Counseling

Established in 1985, the Mid-Florida Housing Partnership, Inc. provides a wide array of counseling services in Volusia and Flagler counties, including pre-qualification, pre-purchase, post-purchase, reverse equity mortgage, money management, rental, and default counseling. In FY 2005, the agency successfully counseled 1433 clients. To date,

the Partnership has assisted over 1320 households with down payment and closing cost assistance.

Miami Beach Community Development Corporation

Miami Beach, FL

\$32,016 – Comprehensive Counseling

The Miami Beach Community Development Corporation (MBCDC) was founded in 1981 and has been the premier housing counseling agency in Miami Beach for over twenty years. In addition to providing counseling, MBCDC offers housing services ranging from façade rehabilitation, historic preservation, elderly housing assistance, and special needs housing for the disabled and those living with AIDS. Since 1996, the Miami Beach CDC has offered mortgage delinquency and default counseling, homebuyer education programs, money and debt management, pre- and post-purchase counseling, and renters assistance. In the 2004-2005 fiscal year, the MBCDC counseled 335 clients.

Ocala Housing Authority

Ocala, FL

\$32,016 – Comprehensive Counseling

Ocala Housing Authority (OHA) was founded to strengthen and revitalize the Ocala/Marion County community. Through its New Homeownership Initiative and homebuyer education instruction, it provides affordable homes to low-income families. It also assists the homeless in finding stable, affordable rentals and preparing for homeownership. OHA offers a wide range of housing counseling services from homebuyer education workshops to one-on-one counseling. In the 2004-2005 fiscal year, OHA counseled 1,443 clients. Of these patrons, 26 purchased their first homes and 76 became mortgage ready.

Tallahassee Lenders Consortium, Inc.

Tallahassee, FL

\$38,053 – Comprehensive Counseling

Since 1993, the Tallahassee Lenders' Consortium, Inc. (TLC), a Florida nonprofit incorporation, has been the leading provider of comprehensive home buyer education, pre-purchase counseling, post-homeownership education classes, delinquency counseling, and HECM counseling to low- to moderate-income residents of Tallahassee and Leon County. The agency's mission is strongly anchored in the belief that homeownership builds strong communities and is key to the accumulation of wealth in families. During the 2005 fiscal year, TLC counseled 101 clients, 12 of which were able to achieve their dreams of becoming first-time homeowners.

Tampa Bay Community Development Corporation

Clearwater, FL

\$36,849 – Comprehensive Counseling

Tampa Bay Community Development Corporation was incorporated in 1982 to promote homeownership opportunities by offering homebuyer education workshops to low- and moderate-income families in Clearwater Florida. In 1989, Tampa Bay expanded its service area and in 1994, it established the Homebuyers Club to “provide individualized pre-purchase and post-purchase housing counseling service with the benefits of long-term support for clients who wish to achieve homeownership”. The Club offers pre-purchase counseling to residents and emphasizes one-on-one counseling.

The Center for Affordable Housing, Inc.

Sanford, FL

\$35,646 – Comprehensive Counseling

The Center for Affordable Housing, Inc. (TCFAH) was established in 1981 to develop safe and affordable housing for low-income residents of Seminole County. The agency develops affordable housing and offers individualized housing counseling, transitional housing for homeless families, comprehensive case management, self-sufficiency training, financial education, and housing outreach services. During the 2005 fiscal year, TCFAH helped some 161 clients achieve their housing goals and resolve residence issues. Of those served, 21 achieved mortgage readiness, and 4 became homeowners.

GEORGIA

Affordable Housing Enterprises, Inc.

Griffin, GA

\$20,000 – Comprehensive Counseling

Affordable Housing Enterprise (AHE) provides housing counseling services to residents of Butts, Lamar, Meriwether, Pike, Spalding, Upson, College Park, and Fulton Counties. Because AHE believes that homeownership is an essential aspect of financial stability and freedom, the agency works relentlessly to assist clients with a range of housing issues. AHE conducts pre-purchase, homebuyer education, post-purchase, rental, and homeless/displacement counseling. During the 2005 fiscal year, AHE assisted 652 clients in need of resolving their housing issues. Of these clients, 10 were able to purchase housing and 150 were able to become mortgage ready after long-term pre-purchase counseling.

Appalachian Housing Counseling Agency

Rome, GA

\$26,008 – Comprehensive Counseling

The Appalachian Housing Counseling Agency is a subsidiary nonprofit organization of the Northwest Georgia Housing Authority located in Rome, Georgia. The agency provides comprehensive housing counseling services to clients living in Floyd and surrounding counties including homebuyer education workshops, pre- and post-purchase homeownership counseling, mortgage delinquency and default counseling, renter assistance counseling, homeless assistance, fair housing assistance and HECM

counseling. The agency has been providing services since 1999, assisting many clients purchase homes, avoid foreclosure, and find alternative housing.

Area Committee To Improve Opportunities Now, Inc.

Athens, GA

\$32,017 – Comprehensive Counseling

The Area Committee To Improve Opportunities Now (ACTION), Inc. is a nonprofit, Community Action Agency that was incorporated in 1965 to address the needs of low-income citizens of Clarke, Greene, Jackson, Madison, and Morgan counties in Northeast Georgia. ACTION, Inc. is governed by a Board of Directors representing the public, private, and low-income sectors of each of ten counties. ACTION, Inc. provides services that help reduce the impacts of poverty for thousands of Northeast Georgia Families, ultimately helping these families become more self-sufficient. Major activities include adult education, case management, crisis prevention, employment, and nutrition. During the 2004-2005 fiscal year, ACTION served a total of 187 clients.

City of Albany Department of Community and Economic Development

Albany, GA

\$35,646 – Comprehensive Counseling

The City of Albany Department of Community and Economic Development (DCED) has been a HUD-approved housing counseling agency since 1992. The agency offers housing counseling services including default, budget, pre-rental, pre-purchase, post-occupancy, and HECM counseling. DCED has also operated an emergency housing program for homeless families for the past 10 years, provided pre-purchase/pre-occupancy counseling for applicants on waiting lists for assisted housing, and offered housing counseling services throughout southwest Georgia. During FY 2005, the agency counseled 738 clients. Of those served, 53 avoided foreclosure, 23 purchased a home, and 162 completed homeownership workshops.

East Athens Development Corporation

Athens, GA

\$32,016 – Comprehensive Counseling

East Athens Development Corporation, Inc. (EADC) is a nonprofit, Community Based Development Organization, as well as a Community Housing Development Organization serving eleven low- to moderate-income earning counties in the state of Georgia. EADC became a HUD-approved housing counseling agency in January of 1992. The agency's housing counseling activities include delinquency, budget/money management, home improvement, HECM, and fair housing. During the 2005 fiscal year, the agency was able to reach and assist over 383 clients. Of those counseled, 10 became first-time homebuyers, 14 entered into lease purchasing programs, 14 successfully avoided foreclosure, and 18 clients affected by predatory lending practices had their mortgages modified or refinanced to avoid foreclosure.

Cobb Housing, Inc.

Marietta, GA

\$20,000 – Comprehensive Counseling

Cobb Housing, Inc. (CHI) is a nonprofit Community Development Corporation founded to make affordable homeownership possible for low- to moderate-income residents of Cobb County. CHI's mission is to develop, sponsor, and manage a comprehensive range of housing programs and services for economically disadvantaged persons and thereby ensure that safe, sanitary, affordable housing is available to all citizens. CHI provides the following homeownership assistance programs and services: home buyer education seminars, pre-purchase counseling, default/foreclosure counseling, down payment assistance, Individual Development Accounts, Voucher Choice Section 8 to Homeownership, post-purchase counseling, predatory lending counseling, and the American Dream Downpayment Initiative.

Columbus Housing Initiative, Inc.

Columbus, GA

\$24,807 – Comprehensive Counseling

Columbus Housing Initiative, Inc. (CHI) was formed in 1998 and became operational in 2000 as a private, nonprofit Community Based Housing Development Organization. In 2005, CHI began doing business as Neighbor Works Columbus, helping 417 clients purchase their first homes. CHI provides counseling services including homebuyer education, post-purchase counseling, predatory lending counseling, and the Homeownership Voucher Program to the Columbus/Muscogee County area. In FY 2005, CHI counseled 2,818 clients facing problems related to housing.

Cooperative Resource Center, Inc.

Atlanta, GA

\$30,815 – Comprehensive Counseling

The Cooperative Resource Center, Inc. (CRC) is a nonprofit corporation whose mission is to maximize innovation, productivity, and efficiency in the development of affordable housing communities in Georgia. CRC is committed to providing affordable housing opportunities to low- and moderate-income families and individuals through their comprehensive homeownership and housing counseling program. CRC has experienced staff who provide comprehensive housing counseling in the areas of pre-purchase, home buyer education, pre-rental, mortgage delinquency and default, reverse equity mortgage, and post occupancy counseling. Staff counselors are certified by the National Association of Housing Counselors and Agencies, Inc. (NAHCA) as Comprehensive Professional Housing Counselors, and the Project Director is certified by NAHCA as a Comprehensive Housing Counselor Administrator specializing in comprehensive counseling.

DeKalb Metro Housing Counseling Center, Inc.

Decatur, GA

\$21,202 – Comprehensive Counseling

The mission of the DeKalb Metro Housing Counseling Center is to assist Atlanta area clients in obtaining and retaining safe, sanitary, and affordable housing. This mission is accomplished through the provision of housing counseling services including pre-purchase education, post-occupancy counseling, maintenance counseling, default and foreclosure counseling, and reverse equity counseling. During the 2004-2005 fiscal year, the Dekalb Metro Housing Counseling Center assisted over 227 clients with their immediate housing needs, of which 14 purchased housing, 75 brought their mortgage current, and 13 occupied permanent housing with Rental Assistance.

Economic Opportunity for Savannah-Chatham County, Inc.

Savannah, Georgia

\$32,016 – Comprehensive Counseling

The mission of Economic Opportunity of Savannah-Chatham County (EOA) is to provide community-based services that empower citizens to attain economic independence and a higher quality of life. EOA provides housing counseling services in a variety of areas to meet housing consumers' needs, such as pre- and post-home ownership counseling, pre- and post-rental counseling, budgeting and money management, fair housing, predatory lending, reverse mortgage counseling, and financial literacy. EOA has also established relationships with a variety of service organizations, both public and private, in Chatham and Effingham Counties.

Georgia Housing And Finance Authority

Atlanta, GA

\$184,000 – Comprehensive Counseling

Since 1976, Georgia Housing and Finance Authority (GHFA) has been the principal organization providing affordable housing opportunities throughout the State of Georgia. In 1996, GHFA and the Georgia Department of Community Affairs (DCA) merged. The merger was designed to better coordinate the implementation of housing and community development programs to benefit low- and moderate-income households across Georgia. GHFA issues mortgage revenue bonds and holds mortgages, while DCA staff administers GHFA's programs. GHFA is an experienced manager of programs funded by federal awards and other sources and has administered its housing counseling program since 1998. Currently, DCA funds a statewide network of 21 nonprofit agencies that provide individual one-on-one counseling and 36 nonprofit agencies that provide home buyer education in a group setting. Staff from the Office of Homeownership provides lender/counselor training and marketing support.

Home Development Resources, Inc. (Formerly Gainesville-Hall County)

Gainesville, GA

\$35,646 – Comprehensive Counseling

Home Development Resources, Inc. is a HUD-approved comprehensive housing counseling agency. The agency provides housing counseling in the areas of pre-purchase, mortgage default/loss mitigation, post-purchase, home improvement and rehabilitation counseling, marketing and outreach, and first-time homebuyers counseling. In addition to its housing counseling activities, Home Development Resources, Inc., provides clients with information about affordable housing opportunities throughout the service area as well as the availability of grants and down payment assistance. Home Development Resources, Inc., also addresses fair housing and predatory lending practices in its counseling sessions and promotes increased awareness of predatory lending practices throughout the community. During the 2005 fiscal year, Home Development Resources, Inc., successfully counseled 334 clients.

Housing and Economic Leadership Partners, Inc.

Athens, GA

\$33,239 – Comprehensive Counseling

Housing and Economic Leadership Partners, Inc. (HELP) was chartered in 1991, and began operating in 1993. The agency's mission is to provide affordable housing and economic opportunities to low- and moderate-income households. HELP serves nine counties in northeastern Georgia, offering comprehensive counseling in homebuyer education, pre-purchase, delinquency/mortgage default, rental counseling, credit budgeting, and HECM. During FY 2005, HELP counseled 221 clients with issues pertaining to housing, many of which were disabled or elderly.

IMPACT Group (formerly the Gwinnett Housing Resource Partnership, Inc.)

Duluth, GA

\$20,000 – Comprehensive Counseling

The IMPACT Group was established in 1992 to address the growing need for housing services for low- and moderate-income households in Gwinnett County, Georgia. The organization's mission is to transform lives and strengthen communities by providing quality housing solutions. The Group strives to be the leading provider of housing related resources through the provision of a wide scope of support services. Through the IMPACT Group's housing counseling program, the agency provides outreach services, housing counseling, and homeowner education to help people obtain quality housing in safe and decent neighborhoods. Classes offered include pre-purchase, post-purchase and foreclosure prevention.

J. C. Vision and Associates, Inc.

Hinesville, GA

\$45,671 – Comprehensive Counseling

J. C. Vision and Associates, Inc. is a faith-based nonprofit organization that provides comprehensive housing counseling services to potential homebuyers, homeowners, renters, and housing providers within the Hinesville and Brunswick metropolitan areas and 13 rural counties in southeast Georgia. Since the beginning of 2000, J.C. Vision has

provided comprehensive one-on-one housing counseling to over 2,100 individuals and families. Within the last 2 years, over 123 households have become first-time homeowners. During the last fiscal year, J. C. Vision and Associates, Inc. successfully counseled 402 clients.

Latin American Association

Atlanta, GA

\$36,849 – Comprehensive Counseling

The Latin American Association (LAA) is a nonprofit organization and a Community Housing Development Organization. LAA began its housing counseling program in August of 1996. Since then, the program has served 11,000 Latinos in the metro Atlanta area. LAA programming prepares the Latino community for successful homeownership by reducing the barriers commonly faced by immigrants in the home buying process, promoting fair housing laws, reducing incidents of discrimination and unethical behavior, increasing housing choice, and educating the Latino population on critical money and home management skills. LAA also offers a down payment assistance program. The agency provides pre-/post-purchase, budget/credit, homebuyer education, delinquency/default, HECM, rental, and predatory lending counseling. In FY 2005, of the 667 clients counseled, 60 purchased homes and 75 avoided foreclosure.

Middle Georgia Community Action Agency, Inc.

Warner Robbins, GA

\$33,238 – Comprehensive Counseling

Middle Georgia Community Action, Inc. was incorporated in 1974, and has been a HUD-certified housing counseling agency since 1979. MGCAA and its subsidiary agency, Heart of Georgia Community Action Counsel, have offices in 35 counties throughout Georgia. The combined offices operate 21 service centers, providing pre/post, homebuyer education, delinquent/default, HECM, rental, homeless/displacement, predatory lending, and housing rehabilitation counseling. Their objective is to educate individuals on shopping for a home, obtaining a mortgage, preparing for closing and settlement, maintaining homeownership, fair housing practices, and predatory lending. In cooperation with local lenders and realtors, seminars and workshops are conducted to address various housing issues. In FY 2005, the agency counseled 604 clients, of which 102 avoided foreclosure and 2 purchased homes.

Redemption Ministries, Inc.

Thomasville, GA

\$24,000 – Comprehensive Counseling

Redemption Ministries, Inc. was incorporated in 2003 to provide high quality assistance to first-time homebuyers in Thomas, Grady, Mitchell, Worth, and Dougherty Counties. In 2005, the agency provided 59 individual counseling sessions and served over 90 clients. Redemption Ministries has also partnered with municipalities, banks, nonprofit agencies, and churches to spearhead a homeownership initiative. The agency provides

classes including homebuyer education, financial fitness, credit counseling and predatory lending.

University of Georgia's Family and Consumer Sciences Cooperative Extension Service

Athens, GA – Comprehensive Counseling
\$24,807

The University of Georgia College of Family and Consumer Sciences (FACS) received approval from HUD as a housing counseling agency in 2004. Housing education and counseling are made available to ten counties throughout Georgia by County Cooperative Extension FACS Agents. The agency's Education and Counseling Housing Outreach program provides homebuyer education, pre-purchase counseling, post-purchase education, financial literacy and the promotion of Energy Star products and energy conservation.

HAWAII

Legal Aid Society of Hawaii

Honolulu, HI
\$41,097 – Comprehensive Counseling

The Legal Aid Society of Hawaii is dedicated to assisting the low- to moderate-income community. Legal Aid's mission is to provide assistance through their Renter's Assistance and Homeownership Counseling services. The Renter's Assistance Program provides renters with a broad range of legal assistance about tenants' legal rights and responsibilities. The Homeownership Counseling program provides basic pre-purchase counseling, default counseling, or post-purchase counseling including HECM reverse mortgage counseling.

IDAHO

Community Action Partnership

Lewiston, ID
\$72,743 – Comprehensive Counseling

Founded in 1966, the Community Action Partnership (CAP) is a social services agency that has branches in 11 counties throughout the state of Idaho as well as Asotin County in Washington. Its Lewiston branch, located in the Nez Perce County of Idaho, has an active housing counseling program that provides pre-purchase and homebuyer education to first-time homebuyers as well as foreclosure prevention, landlord/tenant mediation, homeless, and HECM counseling.

Idaho Housing and Finance Association

Boise, ID
\$212,610 – Comprehensive Counseling

The Idaho Housing and Finance Administration (IHFA) was created in 1972 to assure an adequate source of capital for low-income housing. A mortgage finance and housing services organization, IHFA's mission is to expand Idaho's affordable housing opportunities. The agency offers below market rate mortgages for low- to moderate-income Idahoans, administers Federal rental assistance, leads Idaho's Homeless Coordination Network, manages one of the nation's few one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing Hotline. Additionally, through its branch offices and 9 affiliates, the agency provides housing counseling and homebuyer education statewide and offers one-on-one counseling in the areas of pre-occupancy, rental delinquency, post-purchase, mortgage default, homeless, displacement/relocation, and HECM.

ILLINOIS

Access Living of Metropolitan Chicago

Chicago, IL

\$24,807 – Comprehensive Counseling

Access Living of Metropolitan Chicago is a nationally recognized cross-disability organization governed and staffed largely by people with disabilities. The agency is uniquely situated to foster the dignity, pride, and self-esteem of people with disabilities by educating them about their housing options and connecting them to available housing opportunities through pre-occupancy rental counseling and referral, homeownership education, and education around the Fair Housing Amendments Act. The project addresses HUD objectives by building on 23 years of housing counseling experience and 15 years of fair housing experience. It has recently undertaken organizational efforts to address homeownership and immigrants with disabilities.

Bethel New Life, Inc.

Chicago, IL

\$22,403 – Comprehensive Counseling

Bethel New Life, Inc. is a faith-based community development corporation located on Chicago's West Side and with a primary service area in West Garfield Park. Bethel began in 1979 as a housing ministry of Bethel Lutheran Church to rebuild neighborhoods left in ruins after the 1960 civil rights riots. The agency's mission is to "restore society by empowering individuals, strengthening families, and building neighborhoods through community-driven, solution oriented, and value-centered approaches." Bethel focuses on meeting the comprehensive needs of the community while propelling individuals toward self-sufficiency. As a result, the agency offers nearly 20 programs including affordable housing, two child development centers, financial education, employment services, assistance to formally incarcerated individuals, and senior services.

Catholic Charities of the Archdiocese of Chicago

Waukegan, IL

\$21,202 – Comprehensive Counseling

Catholic Charities of the Archdiocese of Chicago (CCAC), founded in 1917, is the official social service agency of the Catholic Church in Chicago. The agency serves 860,000 people annually through 168 different programs at 157 service locations including Cook and Lake Counties. CCAC is a nonprofit, incorporated, COA-approved multi-service agency providing a comprehensive range of social services. The community casework department addresses basic, social, and psychological issues for families and children, providing housing case management, emergency assistance, shelter, family self-sufficiency, HIV/AIDS case management and traditional housing. CCAC also offers homebuyer education and non-delinquency post-purchase, rental, homeless/displacement and pre-purchase counseling. During the 2004-2005 fiscal year, CCAC assisted 130 clients with their housing needs.

CDBG Operations Corporation

East St. Louis, IL

\$38,053 – Comprehensive Counseling

Established in 1992, CDBG Operations Corporation has been providing an array of housing counseling services to residents of the East St. Louis Enterprise Community for 14 years. Among the programs CDBG Operations Corporation administers are: Community Development Block Grant Program; HOME Investment Partnership Program; Emergency Shelter Grant Program; Enterprise Community Program; HUD's Continuum of Care Supportive Housing Program; and programs of the City of East St. Louis. CDBG Operations Corporation also offers housing counseling services including pre-purchase counseling, homebuyer education, post-purchase homeowner counseling, mortgage default counseling, and rental delinquency counseling. In the past fiscal year, CDBG Operations Corporation provided services to 545 clients.

Central Illinois Debt Management & Credit Education, Inc.

Decatur, IL

\$35,646 – Comprehensive Counseling

Central Illinois Debt Management & Credit Education, Inc (CIDMCE) is a nonprofit organization established in 1966 and a HUD-approved housing counseling agency since 1990. CIDMCE has offices in Peoria, Decatur, Champaign, Danville, Princeton and Galesburg, serving the needs of the 1.7 million residents of central Illinois. The agency's mission is to provide community services that improve financial literacy. CIDMCE believes that education is the key to preventing financial problems and that teaching consumers will build a solid foundation in personal money management. CIDMCE offers counseling in home buying, post-purchase, rental, mortgage delinquency and default resolution, loss mitigation, reverse mortgage, and predatory lending.

Community & Economic Development Association of Cook County

Chicago, IL

\$29,613 – Comprehensive Counseling

The Community & Economic Development Association of Cook County (CEDA) has been providing comprehensive housing counseling since 1974. As the only HUD-approved housing counseling agency serving Cook County, CEDA excels in the provision of housing counseling. The agency's services include pre-purchase, pre-rental, mortgage default, rental delinquency, post occupancy/HECM, home improvement, energy conservation, housing consumer education, and displacement counseling. During the 2004-2005 grant award period, CEDA was able to assist 711 clients with their housing needs.

Community Investment of Decatur, Inc.

Decatur, IL

\$33,750 – Comprehensive Counseling

The Community Investment Corporation of Decatur, Inc., an Illinois nonprofit corporation, administers the Welcome Home Housing Counseling Program. Launched in 1999, this program became HUD certified in 2003, and received its first operating grant in the same year. Welcome Home is a comprehensive counseling program that assists families in purchasing and maintaining decent and affordable homes. It offers a full array of basic services from pre-purchase counseling to default delinquency prevention. During the 2004-2005 fiscal year, the Community Investment Corporation counseled 94 clients on their housing needs. Of those clients, 32 were able to purchase housing, and 10 became mortgage ready.

DuPage Homeownership Center

Wheaton, IL

\$65,000 – Comprehensive Counseling

In 1991, DuPage Homeownership Center was established as a result of the DuPage County Affordable Housing Task Force Report. It is a nonprofit organization whose mission is to increase access to and retention of affordable homeownership. DuPage Homeownership Center primarily serves first-time homebuyers and low- to moderate-income persons. It offers free, unbiased education and counseling for homebuyers, special assistance programs for households struggling to afford a home, counseling for homeowners facing delinquency or foreclosure, and services for senior citizens who wish to remain in their homes. DuPage Homeownership Center provides homebuyer education counseling, pre-purchase counseling, default counseling, housing choice homeownership voucher counseling, and HECM counseling. During the past fiscal year, the agency provided counseling to 1595 clients.

Greater Southwest Development Corporation

Chicago, IL

\$33,239 – Comprehensive Counseling

Formed in 1975, Greater Southwest Development Corporation (GSDC) is a nonprofit organization with target areas in the neighborhoods of Chicago Lawn, Gage Park, West

Lawn, and West Elsdon. GSDC works to prevent disinvestment and reverse decline by positioning neighborhoods to compete for investment and maintain mixed-income economies. The organization's key initiatives have resulted in over \$500 million in development. GSDC's residential services are designed to encourage homeownership and create strong, foreclosure-resistant homeowners. The agency's homebuyer services include homebuyer education classes, one-on-one counseling, and access to financial resources that help people purchase their first home. The agency also offers homeowner education workshops, individual counseling, assistance in refinancing, and foreclosure prevention counseling.

HCP of Illinois, Inc.

Chicago, IL

\$36,849 – Comprehensive Counseling

Housing Choice Partners (HCP) is a nonprofit organization dedicated to providing access to quality affordable housing for low-income families by expanding housing choices. The agency specializes in rental, mobility, and relocation counseling for families that receive Housing Choice Vouchers. HCP provides homebuyer education, pre-purchase counseling, rental counseling, and fair housing counseling. The agency also offers real estate outreach and education to realtors and landlords regarding the Housing Choice Voucher Program. Moreover, HCP offers individual and group counseling for homeowners and partners with Cook County to promote the "American Dream Down Payment Initiative". During the last fiscal year, Housing Choice Partners provided one-on-one counseling to 733 clients in the Chicago area.

Housing Authority of the County of Lake

Grayslake, IL

\$25,853 – Comprehensive Counseling

The Housing Authority of the County of Lake, a municipal corporation, manages a conventional public housing program of 620 units, administers the Housing Choice Voucher Program to 2,603 households, and administers Section 8 new construction for 586 units. The agency's Section 8 Program includes Family Unification, Mainstream Housing, and Welfare to Work vouchers. The Housing Authority of the County of Lake provides pre-purchase counseling, HECM counseling, mortgage default counseling, predatory lending counseling and homebuyer education counseling. During the past fiscal year, the agency assisted 134 clients.

Housing Opportunity Development Corporation

Wilmette, IL

\$30,000 – Comprehensive Counseling

Established in 1983, Housing Opportunity Development Corporation (HODC) is a community-based nonprofit developer for low- and moderate-income housing serving north suburban Cook County and south suburban Lake county residents of the state of Illinois. HODC's mission is to provide affordable housing to low- and moderate-income

residents throughout the northern suburbs. HODC's housing counseling program provides workshops and one-on-one counseling sessions that cover homebuyer education, rental counseling, and pre-purchase counseling. HODC also operates an employee-assisted housing program that promotes affordable housing options near job opportunities. During the last fiscal year, HODC counseled 237 clients, developed 12 affordable housing units, and managed 164 rental units.

Latin United Community Housing Association

Chicago, IL

\$32,016 – Comprehensive Counseling

Latin United Community Housing Association (LUCHA) is a community-based, tax-exempt, nonprofit corporation founded in 1982. LUCHA's mission is to assist the Latino community and other residents of the northwest side of Chicago. During the past 24 years, the agency has provided first-time homebuyer education and training, pre-purchase counseling, mortgage foreclosure prevention education and counseling, post-purchase counseling to help new homeowners transition into new neighborhoods and homes, home improvement and rehabilitation counseling, energy conservation technical assistance, assistance accessing affordable rental and subsidized apartments, displacement and relocation counseling to residents affected by governmental action or economic pressure, emergency home repair assistance, home accessibility assistance for the elderly and those with disabilities, and training on post- and pre-purchase counseling to Section 8 Homeownership Voucher users.

Legal Assistance Foundation of Metropolitan Chicago

Chicago, IL

\$36,849 – Comprehensive Counseling

The Legal Assistance Foundation of Metropolitan Chicago (LAF) is the largest and most comprehensive agency in Cook County Illinois, providing free legal aid to low-income residents. LAF's mission is instrumental in supporting families; preserving the home; maintaining economic stability; promoting safety, security, and health; serving populations with special vulnerabilities; and protecting human and civil rights. LAF's Home Ownership Preservation Project (HOPP) provides comprehensive legal advice, representation, and counseling to low- and moderate-income families at risk of losing their homes. Types of counseling provided to over 30,000 clients per year include: delinquency/default counseling, HECM counseling, non-delinquent post-purchase counseling and post-purchase education. During the past fiscal year, LAF counseled 702 clients.

METEC

Peoria, IL

\$29,613 – Comprehensive Counseling

METEC is a faith-based, nonprofit Community Development Corporation, established in 2001 at Mt. Zion Baptist Church. METEC is a newly approved HUD housing counseling

agency. The agency's mission is to provide economic tools and resources to assist individuals and families attain financial stability. METEC's housing counseling program offers education and counseling to renters and homeowners and promotes homeownership, affordable and suitable rental housing, and mortgage default counseling. Counseling services include budget and credit counseling, homebuyer education, pre- and post-purchase counseling, money management counseling, mortgage default counseling, and rental counseling. During the past fiscal year, METEC assisted 83 clients through one-on-one counseling sessions.

Rogers Park Community Development Corporation

Chicago, IL

\$32,016 – Comprehensive Counseling

Rogers Park Community Development Corporation (CDC) was founded in 1997 as the developmental arm of the Rogers Park Community Council. As a nonprofit corporation, Rogers Park CDC's mission is to foster community development and create and preserve affordable and diverse housing opportunities in the Rogers Park and Chicago areas through education, training, advocacy and development. Rogers Park CDC provides pre-purchase, default prevention, HECM, and rental counseling to low- and moderate-income families. Through HUD funding, Rogers Park CDC provides homeownership workshops and one-on-one counseling sessions for first-time homebuyers, foreclosure prevention counseling, HECM counseling for seniors, and tenant counseling to those experiencing rental housing problems. During the past fiscal year, Rogers Park Community Development Corporation provided services to 1038 clients.

South Suburban Housing Center

Homewood, IL

\$35,646 – Comprehensive Counseling

The South Suburban Housing Center (SSHC) is a private, nonprofit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties of Illinois. The agency was founded in 1975 by the League of Women Voters to monitor and address discriminatory practices in the housing markets of the south Chicago metropolitan region and to foster stable racially and economically diverse communities. SSHC's housing counseling activities, administered by its Home Seekers Service Program, provide comprehensive counseling assistance to new homebuyers, renters, the homeless, and existing homeowners. The agency's housing counseling activities include one-on-one pre-purchase counseling, post-purchase counseling, rental counseling, and homeless displacement. Homeownership workshops and fair housing and predatory lending presentations are also a component of South Suburban Housing Center's housing counseling program. In the past fiscal year, the agency counseled 560 clients.

TSP-HOPE, Inc.

Springfield, IL

\$22,403 – Comprehensive Counseling

TSP HOPE, Inc. is a nonprofit organization dedicated to addressing the housing problems of Springfield's low-income residents. The agency's mission is to unite Springfield residents to improve the quality of life in their neighborhoods. Recognizing the benefits of homeownership as a tool to help revitalize neighborhoods, TSP HOPE, Inc. operates under a diverse board consisting of residents, local businesses, and financial, educational, and faith-based organizations in the community. TSP HOPE, Inc. is a HUD-designated Community Housing Development Organization and Housing Counseling Agency.

Will County Center for Community Concerns

Joliet, IL

\$30,000 – Comprehensive Counseling

The Will County Center for Community Concerns Housing Counseling Program exists to provide homeownership and rental opportunities for low- and moderate-income, disabled, elderly, and minority persons of Will County. The Will County Center provides mortgage default, rental delinquency, HECM, homebuyer education, and certified renters housing counseling services. During the 2004-2005 fiscal year, a total of 122 individuals were served under the HUD grant. Of those served, 11 attended homebuyer education group sessions and 25 received counseling in resolving mortgage delinquencies.

INDIANA

Affordable Housing Corporation

Marion, IN

\$48,691 – Comprehensive Counseling

Affordable Housing Corporation (AHC) was organized in 1995 in response to a housing needs assessment which found that homeownership rates were declining and one-third of renters were paying more than 30 percent of their income for housing. AHC is a nonprofit, community-based organization certified by the Indiana Housing and Community Development Authority and a HUD-approved housing counseling agency. The agency's primary mission is to improve housing, neighborhood, and economic conditions for individuals and communities in Grant County Indiana. During the 2004-2005 fiscal year, AHC counseled 638 client families. Of those served, 23 became homeowners and 121 became mortgage ready after receiving long-term counseling.

B&D Training Services, Inc.

Indianapolis, IN

\$21,202 – Comprehensive Counseling

Incorporated in 1997, B&D Training Services, Inc. (B&D, Inc.) is a nonprofit organization with a primary mission to enhance and provide affordable home ownership opportunities for low-income residents by assisting clients in need with credit issues. B&D, Inc. was designated as a HUD-approved housing counseling agency in 2006. During the 2004-2005 fiscal year, B&D, Inc. served 198 clients, of which 14 purchased housing.

City of Bloomington Department of Housing and Neighborhood Development

Bloomington, IN

\$35,384 – Comprehensive Counseling

The City of Bloomington Department of Housing and Neighborhood Development (HAND) offers comprehensive housing counseling services to area residents. HAND provides free one-on-one housing counseling for pre-purchase, post-purchase, default, rental, and HECM clients. In addition, HAND offers a series of classes including Home Buyers Club, This Whole House, and Renting in Bloomington. HAND also administers several housing programs for current and prospective homeowners who are at or below 80 percent of area median income, including purchase-rehab, owner-occupied rehabilitation, emergency home repair, home modification for accessible living, and down payment and closing cost assistance.

Community Action Program of Evansville & Vanderburgh County, Inc.

Evansville, IN

\$30,000 – Comprehensive Counseling

The Community Action Program of Evansville & Vanderburgh County, Inc., (CAPE) has addressed the needs of the economically disadvantaged for 40 years. CAPE was founded in 1965 as a result of the Economic Opportunity Act. It now serves Gibson, Posey, Warrick, and Vanderburgh counties in southwestern Indiana. During FY 2004-2005, a total of 49 clients attended homebuyer workshops, 5 purchased homes, and 7 continue to receive counseling with the goal of becoming mortgage ready.

Consumer Credit Counseling Service of Northwest Indiana

Gary, IN

\$29,613 – Comprehensive Counseling

Consumer Credit Counseling Service of Northwest Indiana (CCCS of Northwest Indiana) has provided the residents of Northwest Indiana with quality and comprehensive housing counseling as component of the agency's overall financial counseling services since 1994. Volunteers and counselors are required to regularly attend workshops, conferences, and seminars to better hone their skills and knowledge. The CCCS of Northwest Indiana provides pre-purchase, HECM, post-purchase, rental, delinquency/default, predatory lending, and non-delinquency post-purchase counseling. During FY 2005-2006 the agency served 5,560 consumers with their housing counseling needs.

Elkhart Housing Partnership, Inc.

Elkhart, IN

\$30,000 – Comprehensive Counseling

Elkhart Housing Partnership, Inc. is a nonprofit charitable corporation registered in the state of Indiana. The agency's mission is to benefit low- and moderate-income families

by promoting livable and stable neighborhoods, ensuring the availability of affordable housing, and empowering families to become self-sufficient. The agency provides homebuyer education/financial fitness training along with pre-purchase and one-on-one counseling. Elkhart also teaches money management skills to help families avoid excessive debt and predatory lending. The agency's educational and counseling program is the only one in the City of Elkhart that comprehensively prepares families for homeownership.

Fort Wayne Housing Authority

Fort Wayne, IN

\$23,605 – Comprehensive Counseling

Fort Wayne Housing Authority (FWHA) is a municipal corporation with a mission to provide quality affordable housing and superior services to eligible members of the Fort Wayne community and to encourage self-sufficiency. The agency's housing counseling program plays an integral part in the success of the home ownership program under the Fort Wayne Housing Authority. During the previous fiscal year, FWHA assisted 445 clients in need of housing services.

Housing Authority, City of Elkhart

Elkhart, IN

\$26,202 – Comprehensive Counseling

The Housing Authority, City of Elkhart was established in 1962. Designated as a High Performer by HUD for the past three years, the agency provides low-income housing for the residents of Elkhart County, including 672 rental units in three high-rise buildings on sites throughout the city. During the 2004-2005 fiscal year, the Elkhart Housing Authority provided one-on-one counseling to 339 client families.

Housing Authority of the City of Hammond

Hammond, IN

\$21,202 – Comprehensive Counseling

The Hammond Housing Authority has been serving the residents of Hammond since 1941. Established to administer New Deal programs to low-income families, the Housing Authority has continued to serve low-income, senior, and disabled individuals by providing safe, decent, and sanitary living conditions. The Hammond Housing Authority has endeavored to provide opportunities for its residents by offering services that enable individuals and families to become self-sufficient. Within walking distance of schools, a university, libraries, and stores, and located on a public bus route, the agency strives to be accessible to clients.

Hoosier Uplands Housing and Family Services

Mitchell, IN

\$20,000 – Comprehensive Counseling

Hoosier Uplands Housing and Family Services is a nonprofit agency based in Mitchell, Indiana that provides services in Crawford, Lawrence, Orange, Martin, Washington, Davies, and Greene counties. Hoosier Uplands was incorporated as a Community Action Agency in 1966 and is staffed by over 200 employees. The agency provides services including weatherization, energy assistance, budget counseling, Head Start, Early Head Start, childcare, Section 8 Housing assistance, housing counseling, housing rehabilitation, home health care and hospice, and aging and disability services. During the 2004-2005 fiscal year, Hoosier Uplands assisted 75 clients with their immediate housing needs.

HOPE of Evansville, Inc.

Evansville, IN

\$24,807 – Comprehensive Counseling

HOPE of Evansville, Inc. is a nonprofit agency located in Evansville, Indiana providing comprehensive housing services to eight counties in southwestern Indiana including Vanderburgh. Services offered include pre-purchase counseling, homebuyer education, credit counseling, delinquency/default counseling, post-purchase counseling, and home equity conversion mortgage counseling. Pre-purchase housing education classes are held regularly both for clients who are mortgage-ready and for those who need credit repair and/or improvement. Dependent upon adequate funding, substantial down payment assistance grants are available to income eligible clients.

Housing Authority of the City of Anderson

Anderson, IN

\$25,000 – Comprehensive Counseling

The City of Anderson Housing Authority is a nonprofit agency with a mission to provide safe, decent, sanitary, and affordable housing for low- to moderate-income citizens of Anderson Indiana. Through the comprehensive housing counseling program, education, advice, and assistance are offered on a wide array of housing counseling topics. Housing counseling services include HECM, rental counseling, mortgage default, and pre-purchase counseling. During the 2004-2005 fiscal year, the Housing Authority was able to assist 555 clients. Of these, 21 clients brought their mortgage payments current.

Housing Development Corporation of St. Joseph County

South Bend, IN

\$28,412 – Comprehensive Counseling

The Housing Development Corporation of St. Joseph County (HDC) was created in 1986 by local leaders with housing and development finance expertise to assist in the provision of decent, safe, and affordable housing for all residents of St. Joseph County. Today, HDC is a nonprofit corporation serving members of the South Bend and Mishawaka communities. HDC's mission is accomplished through the provision of comprehensive housing counseling, property management, homebuyer education and training, post-purchase education and training, and housing project development counseling. During the 2004-2005 fiscal year, HDC counseled 253 clients on a variety of housing issues.

Housing Opportunities, Inc.

Valparaiso, IN

\$25,000 – Comprehensive Counseling

Housing Opportunities, Inc. serves residents of Porter, Lake, LaPorte, Starke, Jasper, Newton, and Pulaski Counties. The agency provides a range of services to educate low-income families about managing finances and achieving and maintaining homeownership. Through HECM, post purchase, homebuyer education, and pre-purchase counseling, Housing Opportunities Inc. served 291 clients between October 1, 2004 and September 30, 2005, exceeding their projections for the time period.

Indianapolis Urban League

Indianapolis, IN

\$20,000 – Comprehensive Counseling

The mission of Indianapolis Urban League's (IUL) Housing Services Department is to provide comprehensive housing counseling services to Marion County residents seeking default/foreclosure counseling, HECM counseling, pre-purchase counseling, and rental counseling. During fiscal year 2004-2005, the Indianapolis Urban League assisted 241 clients with their housing needs.

Lincoln Hills Development Corporation

Tell City, IN

\$21,123 – Comprehensive Counseling

A nonprofit Community Action Agency, the Lincoln Hills Development Corporation (LHDC) has addressed the housing needs of more than 8,200 persons since its incorporation in 1965. LHDC serves residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. During the 2004-2005 fiscal year, the Lincoln Hills Development Corporation assisted 220 clients on their housing issues.

Momentive Consumer Credit Counseling Service, Inc.

Indianapolis, IN

\$38,053 – Comprehensive Counseling

Since 1995, Momentive Consumer Credit Counseling Service has provided housing counseling services including pre-purchase, post-purchase, reverse mortgage, mortgage delinquency, default, and loss mitigation counseling. The agency's service provision includes an analysis of the clients' goals and current financial situation and the development of an action plan to assist clients in achieving their housing objectives. Momentive completed a total of 1638 appointment activities in FY 2004-2005.

Muncie Homeownership & Development Center

Muncie, IN

\$33,239 – Comprehensive Counseling

Muncie Homeownership & Development Center offers housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The agency's primary objectives are to expand homeownership opportunities and improve access to affordable housing. Counselors provide guidance to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Through the agency's programs, clients also learn how to avoid high interest rates, unaffordable repayment terms, equity loss, and mortgage delinquency. The Muncie Homeownership & Development Center works closely with the Local Housing Authority to provide housing counseling services to Section 8 voucher holders and HOPE VI program participants. Since 1995, the Center has constructed low-income homeownership homes, provided apartment units for the elderly, and worked with the Local Housing Authority to prepare low-income families to purchase HOPE VI Homeownership homes.

Southern Indiana Homeownership, Inc.

Vincennes, IN

\$32,016 – Comprehensive Counseling

Organized in 1998, Southern Indiana Homeownership, Inc. (SIHI) is a local, nonprofit community housing development organization and a HUD-approved housing counseling agency. In the past 12 months, SIHI has expanded from serving one county to 12 counties in Southwest Indiana, and from a total of five active clients to over 200. SIHI is in the process of creating a Housing Counseling Network intended to offset salaries for additional agency housing counselors, and an Affirmative Fair Housing Marketing Outreach Program.

IOWA

Family Management Credit Counselors, Inc.

Waterloo, IA

\$73,180 - Comprehensive Counseling

Family Management Credit Counselors, Inc. is a nonprofit, grassroots agency that has provided financial and housing counseling services to northeast Iowa for 47 years. The agency's mission is to provide comprehensive financial counseling and debt management services to assist clients in developing and maintaining a budget, reducing debt, saving money and ultimately, making good financial decisions. The agency focuses on educating and assisting the disabled, the elderly, immigrants, minorities, and other low- and moderate-income homeowners or renters. Family Management counselors specialize in individual counseling including pre-purchase homebuyer counseling; counseling to resolve or prevent mortgage delinquency or default; non-delinquency post-purchase counseling on improving mortgage terms; HECM counseling; home improvement, counseling and education on locating, securing, or maintaining residence in rental housing; counseling on shelter or services for the homeless; and marketing and outreach

initiatives. Family Management also offers pre-purchase homebuyer education and post-purchase education programs.

Home Opportunities Made Easy, Inc.

Des Moines, IA

\$47,914 - Comprehensive Counseling

Founded in 1967, the mission of Home Opportunities Made Easy, Inc. (HOME, Inc.) is to create opportunities for quality affordable housing and to enable low-income families to become self-sufficient. HOME, Inc. provides general homeownership counseling information, conducts homeownership readiness interviews and assessments, and helps individuals develop homeownership plans. The agency's Community Housing Services Program (CHSP) assists landlords and tenants in solving housing problems. CHSP provides one-on-one housing counseling to 3,500 households annually, public education/outreach services to 1,200 households annually, and citizen's advocacy. Homeownership Counseling and Supportive Services (HCSS) helps prospective homeowners determine if they are ready to purchase a home and create a plan to do so.

Iowa Citizens for Community Improvement

Des Moines, IA

\$40,000 - Comprehensive Counseling

For 31 years, Iowa Citizens for Community Improvement (CCI) has been working to address issues that impact people most. The agency works to increase access to homeownership and prevent predatory lending. CCI offers pre-purchase homebuyer counseling; homebuyer education programs; mortgage delinquency, default and foreclosure counseling; and rental counseling to the Des Moines metropolitan community. The agency has defined and banned predatory lending via agreements with some of Iowa's largest lenders and has helped thousands of people successfully reach their financial and homeownership goals.

Iowa Finance Authority

Des Moines, IA

\$85,095 – Comprehensive Counseling

Established as a nonprofit organization in 1999, the mission of the Iowa Finance Authority (IFA) is to finance, administer, advance and preserve affordable housing, and to promote community and economic development for Iowans. IFA improves the quality of life for Iowans by providing affordable housing opportunities and by financing community and economic development. The agency was established in 1975 to undertake programs to assist in the attainment of housing for low- and moderate-income Iowans. Today, the agency administers the Iowa Home Ownership Education Project and operates five housing counseling agencies that provide homeownership counseling and education throughout the State of Iowa.

United Neighbors Inc.

Davenport, IA

\$51,121 - Comprehensive Counseling

A HUD-certified local housing counseling agency for five years, United Neighbors, Inc. uses HUD funding to provide post-purchase mortgage, delinquency prevention, and HECM counseling. With the use of CDBG State of Iowa IDIED, United Way, and local funding, the agency also offers pre-purchase homebuyer education counseling. United Neighbors primarily serves citizens of Scott County and also offers programs in youth development, neighborhood watch and improvement, AmeriCorps national service, and health education.

KANSAS

Consumer Credit Counseling Service, Inc.

Salina, KS

\$72,288 - Comprehensive Counseling

Consumer Credit Counseling Service, Inc. is a nonprofit community service organization established in 1985. The agency has offices in Salina, Wichita, Hays, Garden City, and Hutchinson and serves all of central and western Kansas. CCCS offers low-cost financial education programs and budget counseling services for individuals and families who are struggling financially. CCCS also provides housing counseling services including mortgage/rent delinquency, reverse mortgage, pre-purchase, pre-rental, and post-purchase housing counseling. The agency provides one-on-one, confidential counseling in-person, by phone, or by mail. CCCS presents financial education programs on a monthly basis in Salina and Wichita and staff is available to make presentations to schools, employers, businesses, and other service providers. Topics include home buying, budgeting, money management, and the wise use of credit.

Housing and Credit Counseling, Inc.

Topeka, KS

\$75,364 - Comprehensive Counseling

Housing and Credit Counseling, Inc. (HCCI) has been HUD-certified as a comprehensive counseling agency for 26 years. Established in 1972 as a small tenant advocacy organization, HCCI now provides tenant/landlord mediation, homebuyer and consumer credit counseling, education, and advocacy, both locally in northeast Kansas and statewide. HCCI is accredited by the national Council on Accreditation, a member in good standing of the National Foundation for Credit Counseling, and approved by the state of Kansas and the US Trustee for consumer credit and bankruptcy counseling.

KENTUCKY

Brighton Center, Inc.

Newport, KY

\$34,442 – Comprehensive Counseling

Brighton Center, Inc. is a private, nonprofit community-based organization. Over the agency's 40 year history, it has grown to provide a comprehensive range of 36 programs, including homeownership services, community development, financial literacy, employment training programs, youth services, and family/child development programs. Brighton has been offering housing counseling services to the community since 1980. The agency's continuum of financial development and homeownership services focuses on financial literacy and homeownership educational classes as well as one-on-one counseling relative to budgeting, default/foreclosure, and reverse mortgages.

Campbellsville Housing & Redevelopment Authority

Campbellsville, KY

\$22,689 – Comprehensive Counseling

Campbellsville Housing & Redevelopment Authority has served the community of Campbellsville, Kentucky since 1961. The agency's housing counseling program has been in existence since 1982. Campbellsville's goal is to provide comprehensive housing counseling to homebuyers, homeowners, and tenants in the greater Campbellsville area. The agency's comprehensive housing counseling work plan focuses on family self sufficiency program counseling, homeownership workshops, Section 8 orientation workshops, and available community services. Campbellsville will also offer housing counseling services relative to pre-purchase, default, HECM, post-purchase, and rental education.

Community Reinvestment Alliance of Lexington, Inc.

Lexington, KY

\$26,008 – Comprehensive Counseling

The Community Reinvestment Alliance of Lexington, Inc. (CRAL) is a nonprofit organization with a mission of providing homeownership education and counseling services to low- and moderate-income families and individuals. The agency also promotes the development of affordable housing. CRAL's housing counseling program is a three-step process that assists clients with understanding home buying and home maintenance processes, and in gaining financial literacy and economic self-sufficiency. This methodology helps clients adopt permanent lifestyle changes to keep the homes they have worked hard to purchase.

Housing Assistance and Development Services, Inc. (HANDS)

Bowling Green, KY

\$22,403 – Comprehensive Counseling

Housing Assistance and Development Services, Inc. (HANDS) was founded in May of 1993 to fulfill the housing needs of residents of Bowling Green-Warren County. HANDS encourages successful homeownership by providing comprehensive financial and homeownership education. Over the past 13 years, the agency has provided homeownership education to approximately 200 low-income families. HANDS conducts

homeownership classes and money/debt management classes four times each year and offers one-on-one counseling to assist with mortgage delinquency. The agency's goal is to assist families in achieving the dream of homeownership.

Kentucky Housing Corporation

Frankfort, KY

\$294,533 – Comprehensive Counseling

Kentucky Housing Corporation (KHC), a state housing finance agency, was created by the 1972 General Assembly to provide housing opportunities for low- and moderate-income Kentuckians. KHC is a self-supporting, public corporation administratively attached to the Kentucky Finance and Administration Cabinet. Recognizing that housing is a basic human need, KHC is committed to pursuing all partnerships and resources necessary to promote, develop, and provide affordable housing, thereby improving the quality of life for all Kentucky residents.

Purchase Area Housing Corporation

Mayfield, KY

\$21,202 – Comprehensive Counseling

Purchase Area Housing Corporation is a public nonprofit organization developed to provide safe, affordable housing to meet the needs of low- and moderately low-income citizens of western Kentucky. The agency offers housing rehabilitation, homeownership counseling, loan programs, elderly/handicap apartments, and initiatives to address specific housing needs in the area. The staff has over thirty years of experience in counseling and servicing housing programs. In the future, the agency plans to expand its counseling services to the distressed Mississippi Delta Region of western Kentucky.

REACH, Inc.

Lexington, KY

\$32,016 – Comprehensive Counseling

Reach, Inc., is a consortium of 26 organizations that was established in 1995 to help low- to moderate-income families and individuals become first-time homebuyers. This nonprofit agency started with a staff of one administering a single program to assist families and individuals in Fayette County, Kentucky. It now has a staff of eight and administers several programs to assist people who want to cure their credit issues and purchase homes in Anderson, Bourbon, Clark, Fayette, Franklin, Harrison, Jessamine, Madison, Mercer, Montgomery, Scott and Woodford counties. REACH provides budget, credit and housing counseling services to assist clients become financially self-sufficient. Additionally, the agency provides financial assistance with down payment and closing costs to make homes more affordable.

LOUISIANA

Lafayette Consolidated Government Neighborhood Counseling Services

Lafayette, LA

\$27,000 - Comprehensive Counseling

The Lafayette Consolidated Government Neighborhood Counseling Services Program provides a variety of services to low- and moderate-income residents. The objectives of this program are: 1) to provide counseling to potential and existing homeowners and renters; 2) to provide individual and group counseling to meet the needs of individuals and families; 3) to administer educational training through financial literacy and homebuyer education; 4) to provide information and referrals to appropriate local government and community agencies; 5) to facilitate neighborhood revitalization; and 6) to disseminate information on CDBG activities. Neighborhood Counseling Services programs include General Mortgage Counseling, Default and Delinquency Counseling, Renter's Counseling, and Annual Landlord/Tenant Rights and Fair Housing Seminars.

St. Martin, Iberia, Lafayette Community Action Agency, Inc.

Lafayette, LA

\$30,509 - Comprehensive Counseling

The St. Martin, Iberia, Lafayette Community Action Agency (SMILE) serves as the primary provider of social services in a tri-parish region in southern Louisiana. The agency has been helping the disadvantaged attain self-sufficiency since 1968. In addition to offering comprehensive housing counseling, SMILE provides Head Start/Early Head Start, emergency assistance, transitional family shelters, utility and rent/mortgage assistance, transportation, mentoring, weatherization, parenting education, senior volunteers, limited computer technology, job placement and referrals, and distribution of food, clothing and hygiene products. Collaboration has also been an intricate part of the Agency. SMILE also has been instrumental in the development of important programs in the region. It served as one of the founding members of the Acadiana Regional Coalition on Homelessness and Housing (ARCH). For more than three decades, SMILE has worked diligently to develop positive, committed relationships with community groups.

St. Mary Community Action Committee Association, Inc.

Franklin, LA

\$20,000 - Comprehensive Counseling

Established in 1967, St. Mary Community Action Committee Association, Inc. (St. Mary CAA) mission is to alleviate poverty for low-income citizens through strategic planning and implementation of projects and services that will strengthen, promote quality, renew, and guide families into self-sufficiency. It is located in St. Mary Parish, Louisiana. St. Mary CAA operates 47 human and social services programs in the areas of childcare, family services, housing, youth development, economic development, and transportation. Specifically, St. Mary CAA operates: 16 Head Start centers; 2 Neighborhood Service Centers; Jobs for America's Graduate/Youth Development site; Faith Place – a 15-house subdivision; Sparrow Gardens- a 32-unit housing development complex; Isaiah's House – seven living units; two emergency shelters; and an extended Central Office site.

MAINE

Coastal Economic Development Corporation

Bath, ME

\$26,507 – Comprehensive Counseling

Coastal Economic Development Corporation (CED) is one of ten Community Action Agencies that has been in operation since 1973, providing services in a five-county area of mid-coast Maine. The agency serves an average of 200 families per year with emergency funds that cover mortgage delinquencies, rent arrearages, and security deposits. CED's counseling efforts include delinquency/default, rental, and homeless displacement counseling.

Coastal Enterprises, Inc.

Wiscasset, ME

\$25,857 – Comprehensive Counseling

Coastal Enterprises, Inc. (CEI) is a private, nonprofit, Community Development Corporation founded in 1977, to create social, economic, and housing opportunities for the people, businesses, and communities of Maine. The agency's goal is to increase affordable housing opportunities for people with lower incomes through development, financing, technical assistance, education, and targeted programming. Housing counseling services provided include pre-purchase, post-purchase/occupancy, mortgage delinquency, default resolution, foreclosure prevention, reverse mortgages/HECM, rental assistance and mobility/relocation options.

Maine State Housing Authority

Augusta, ME

\$100,000 – Comprehensive Counseling

Maine State Housing Authority (MSHA) is Maine's housing finance agency, created by the legislature in 1969 to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. MSHA offers homeownership education classes in underserved, rural areas of Maine, one-on-one counseling for Native American tribes, and outreach to ethnic minorities, people with disabilities, and senior citizens. Education and counseling services provide information about mortgage financing, housing opportunities available in Maine, housing rights under the Fair Housing Act, and predatory lending. MSHA also participates in HomeWorks, a statewide organization with a mission to deliver standardized homeownership education.

People's Regional Opportunity Program (PROP)

Portland, ME

\$27,158 – Comprehensive Counseling

People's Regional Opportunities Program (PROP) has over 40 years of experience as a nonprofit, multi-service Community Action Agency committed to identifying and

addressing the societal, economic, educational, and health issues that exist in Maine. The agency assists, supports, and guides people toward self-sufficiency as they identify and achieve their housing goals. PROP's primary service area is 23 cities and towns in Cumberland County with a total population of nearly 222,000 people.

Pine Tree Legal Assistance

Portland, ME

\$29,110 – Comprehensive Counseling

Pine Tree Legal Assistance is a nonprofit organization and a statewide legal aid provider that has offered quality legal services free of charge to low-income residents in the State of Maine since 1967. The objective of Pine Tree's housing counseling program is to remove barriers that keep Maine's most vulnerable populations, including people who cannot afford paid services, the rural poor, the disabled, minority populations, and limited English proficiency households, from meeting their own housing needs.

MARYLAND

Anne Arundel County Economic Opportunity Committee, Inc.

Annapolis, MD

\$27,809 – Comprehensive Counseling

Anne Arundel County Economic Opportunity Committee, Inc., a Community Action Partnership for over 30 years, serves the City of Annapolis and Anne Arundel County, Maryland. The agency provides one-on-one counseling services in HECM, delinquency/default mortgage counseling, and counseling to assist the homeless. The agency also provides homebuyer and post-purchase education through workshops held throughout the year. Over 2,500 clients received housing counseling services during the 2004-2005 fiscal year.

Arundel Community Development Services, Inc.

Annapolis, MD

\$25,857 – Comprehensive Counseling

Arundel Community Development Services, Inc. (ACDS) was established on July 1, 1993, to administer funding, develop affordable housing strategies and implement housing and community development activities in Anne Arundel County, Maryland. The agency administers the Homeownership Counseling Program, which helps eligible; limited-income families become knowledgeable and financially prepared for homeownership.

Community Assistance Network, Inc.

Baltimore, MD

\$20,000 – Comprehensive Counseling

Community Assistance Network, Inc. (CAN) is a nonprofit human services organization, incorporated in 1965. The agency is dedicated to serving low-income people throughout Baltimore County. CAN's programs include rental eviction prevention, loss mitigation, default resolution, budget management, and HECM counseling.

Frederick Community Action Agency (FCAA)

Frederick, MD

\$20,000 – Comprehensive Counseling

Frederick Community Action Agency (FCAA) was established in 1968 to provide a wide array of programs and services to families and individuals that are homeless or low-income in the City of Frederick. The agency provides comprehensive counseling services including pre-purchase homebuyer counseling, homebuyer education, delinquency and default counseling, post-purchase counseling, home improvement and maintenance counseling, and rental counseling.

Garrett County Community Action Committee, Inc.

Oakland, MD

\$37,967 – Comprehensive Counseling

Garrett County Community Action Committee, Inc. (GCCAC), incorporated in 1968, is a nonprofit organization that provides housing counseling services, housing development, senior services, and other areas of assistance to empower residents with limited resources in Garrett County, Maryland, in obtaining and maintaining safe, decent, healthy, and affordable housing while achieving self-sufficiency.

Harford County Housing Agency

Bel Air, MD

\$21,000 – Comprehensive Counseling

The Harford County Housing Agency Counseling Department has been a HUD-certified counseling agency since 1977. The agency provides comprehensive counseling services in the areas of pre-purchase, budgeting, credit, eviction prevention, rental opportunities, foreclosure and reverse mortgages to residents of Harford County and other jurisdictions who request the agency's counseling services.

Home Partnership, Inc.

Joppatowne, MD

\$27,809 – Comprehensive Counseling

Housing Partnership, Inc.'s (HPI) mission is to expand access to affordable housing and promote successful homeownership for low- and moderate-income families, thereby strengthening communities. HPI improves homes for resale and provides education and counseling for potential and new homeowners. The agency's counseling services include pre-purchase, post-purchase, and default counseling.

Housing Initiative Partnership, Inc.

Hyattsville, MD

\$25,857 – Comprehensive Counseling

Housing Initiative Partnership, Inc. (HIP) is an innovative green nonprofit developer and service provider that has been active in Prince George's County, Maryland for 18 years. The organization's activities include single-family new construction and rehabilitation of vacant and derelict houses to sell to families and individuals of low- and moderate-incomes. Last year, the agency provided housing counseling to over 1,000 households.

Maryland Rural Development Corporation

Greensboro, MD

\$26,507 – Comprehensive Counseling

Maryland Rural Development Corporation (MRDC) has been actively administering housing programs to rural, low-income households and communities throughout Maryland. The corporation identifies and responds to community and human service needs by developing and administering programs in response to those needs. MRDC's programs include housing counseling and homeownership services.

National Foundation for Credit Counseling, Inc.

Silver Spring, MD

\$1,916,984– Comprehensive Counseling

\$1,852,414 – HECM

Founded in 1951, the National Foundation for Credit Counseling, Inc. (NFCC) provides credit counseling, housing counseling, debt reduction services, and education for financial wellness. NFCC is the nation's largest and longest serving nonprofit credit counseling organization, with 115 member agencies and over 900 offices throughout the country. A HUD-certified housing counseling intermediary, NFCC provides services in all 50 states, Puerto Rico, and the District of Columbia. Last year, NFCC members provided a wide range of financial and housing counseling services to more than one million households.

Southern Maryland Tri-County Community Action, Inc.

Hughesville, MD

\$27,158 – Comprehensive Counseling

Southern Maryland Tri-County Community Action, Inc. (SMTCCAC) is a private, nonprofit organization that has been serving residents of Calvert, Charles and St. Mary's Counties for over 40 years. The agency has provided a wide array of housing counseling programs to carry out its mission of providing services for eligible citizens that alleviate the causes and conditions of poverty, promote upward mobility, and enrich the quality of life.

Washington County Community Action Council, Inc.

Hagerstown, MD

\$29,761 – Comprehensive Counseling

Washington County Community Action Council, Inc. (CAC) is a private, nonprofit agency founded in 1965 to assist those households living in poverty become self-sufficient through a variety of programs. The agency works closely with the homeless population and has added placement housing counseling to its range of services. Through this program, the agency works with families in shelters to find permanent housing.

MASSACHUSETTS

Berkshire County Regional Housing Authority

Pittsfield, MA

\$30,412 – Comprehensive Counseling

Berkshire County Regional Housing Authority (BCRHA) is a regional housing authority that administers a wide array of programs and services to promote housing stability. These programs and services include comprehensive housing counseling, loss mitigation counseling, homelessness prevention and resolution services, and anti-poverty programming. In an effort to provide more effective community support and have a greater systemic impact, the organization serves rental property owners as well as tenants and at-risk homeowners. This model creates an environment where rental property owners, tenants, and homeowners work together to resolve housing problems.

Citizens' Housing and Planning Association

Boston, MA

\$901,000 – Comprehensive Counseling

Citizens' Housing and Planning Association (CHAPA) is a nonprofit umbrella organization for affordable housing and community development activities throughout Massachusetts. Established in 1967, CHAPA is the only statewide group that represents all interests in the housing field, including nonprofit and for-profit developers, homeowners, tenants, bankers, real estate brokers, property managers, and government officials. CHAPA's mission is to encourage the production and preservation of affordable housing for low-income families and individuals through collaboration with local, state, and federal officials; research on affordable-housing issues; education and training for organizations and individuals; and coalition- and consensus-building among broad interests in the field.

Community Service Network, Inc.

Stoneham, MA

\$24,555 – Comprehensive Counseling

Community Service Network, Inc. (CSN) is a grassroots, community-based organization founded 21 years ago as a small information and referral service. CSN's mission is to help low- and moderate-income clients access the knowledge, skills and services that

promote the independence and self-sufficiency essential for success. The organization provides one-on-one and group housing counseling services on topics such as pre-purchase, fair housing, loss mitigation, predatory lending, reverse mortgages, housing search, post-purchase, and the Homeownership Voucher Program.

Greater Boston Legal Services

Boston, MA

\$28,459 – Comprehensive Counseling

Founded in 1900, Greater Boston Legal Services (GBLS) services more than 15,300 people a year and provides a full range of legal options to low-income individuals and families in 32 cities and towns in the greater Boston area. The organization's housing counseling services include rental counseling, homelessness/displacement counseling, pre-occupancy counseling, and expiring use and anti-displacement counseling.

Housing Partnership Network

Boston, MA

\$2,169,221 – Comprehensive Counseling

A HUD-approved housing counseling intermediary since 1995, the Housing Partnership Network is a membership organization comprised of high capacity nonprofits that develop and preserve affordable housing and foster economic opportunity for low- and moderate-income families through public-private partnerships. Through the Network, 87 members operating in 50 states collaborate on national strategies and share best practices while maintaining the local autonomy essential to their success. The Network's members have developed or financed over 400,000 units of affordable rental housing; built or helped lower-income families purchase or rehabilitate 220,000 homes; and provided homeownership counseling and support to 300,000 low- and moderate-income households.

Plymouth Redevelopment Authority

Plymouth, MA

\$31,062 – Comprehensive Counseling

Plymouth Redevelopment Authority (PRA) was founded in 1959 to manage an urban renewal program, and in the 1980s, shifted its focus to housing programs and education. In 1999, the agency became a HUD-approved housing counseling agency, providing services in Plymouth and eight surrounding communities. Today, PRA manages over 400 clients with a focus on pre-purchase counseling, homebuyer education, delinquency and default avoidance, and reverse equity mortgage counseling.

Pro-Home, Inc.

Taunton, MA

\$25,857 – Comprehensive Counseling

Pro-Home, Inc. (PHI), founded in 1991, is a nonprofit, affordable housing agency dedicated to assisting low- and moderate-income individuals and families obtain affordable housing. The agency serves the residents of the cities of Attleboro and Taunton, and the towns of Berkley, Dighton, Easton, Lakeville, Mansfield, Middleboro, North Attleboro, Plainville, Raynham, and Seekonk. In addition, PHI advocates for the production and protection of affordable housing and fair housing initiatives. The agency provides housing counseling services including homebuyer education, property management and maintenance, mortgage default, rental delinquency, marketing and outreach, fair housing laws and relocation assistance.

Quincy Community Action Programs, Inc. (QCAP)

Quincy, MA

\$28,459 – Comprehensive Counseling

QCAP is a private, nonprofit service provider founded in 1965 to address the changing housing needs of low- and moderate-income residents of Quincy and surrounding Norfolk County communities. The agency's focus is to sustain and improve the housing situations of low-income households through housing search and counseling, tenant and landlord training, homelessness prevention, mediation, mortgage default and foreclosure counseling, credit and budget counseling, down payment assistance, lead abatement and home improvement loan programs, HECM counseling, homeownership education, affordable housing development, and property management.

Springfield Partners for Community Action (SPCA)

Springfield, MA

\$23,254 – Comprehensive Counseling

Springfield Partners for Community Action is the federally designated Community Action Agency for the greater Springfield area. The agency has over 40 years of experience providing services and advocacy to alleviate the conditions of poverty for area residents. Established in 1964 under the Economic Opportunity Act, the agency currently operates various programs including homeownership, weatherization, Telephone Reassurance, home furnishings, Community Food and Nutrition, Community Health Advocacy, and New Beginnings Childcare Center.

MICHIGAN

Detroit Nonprofit Housing Corporation

Detroit, MI

\$28,459 – Comprehensive Counseling

Detroit Nonprofit Housing Corporation (DNPHC) is a grass-roots community-based organization that has provided comprehensive housing counseling services for 35 years to residents of southeastern Michigan. The agency's goal is to seek long-term solutions to the barriers that cause homeownership experiences to terminate unsuccessfully. DNPHC provides counseling services, with an emphasis on one-on-one counseling, to meet the

needs of underserved populations. It also rehabilitates existing homes in many of Detroit's oldest neighborhoods to stabilize its target communities.

Grand Rapids Urban League

Grand Rapids, MI

\$33,015 – Comprehensive Counseling

The Grand Rapids Urban League is a private, nonprofit community service organization that strives to create equity, opportunity, and justice in its community. Founded in 1943, the agency's mission is to deliver quality services and generate change to eliminate racism and create opportunities for African Americans and the poor. The League offers programs in the areas of housing, community services, economic development, employment, health care, and nutrition to more than 5,000 households annually. A HUD-approved housing counseling agency, the League plays an important role in helping households obtain and retain stable, decent housing.

Greater Eastside Community Association

Flint, MI

\$27,809 – Comprehensive Counseling

Greater Eastside Community Association (GECA) was incorporated as a nonprofit organization in 1995 and is currently a City of Flint, Genesee County, and State of Michigan Community Housing Development Organization. GECA has been providing counseling services since 2001, and has assisted over 1,000 families in Genesee County with pre-purchase education classes, credit counseling and credit repair, foreclosure prevention, home maintenance classes, HECM counseling, and economic literacy and financial management classes.

Home Repair Services of Kent County

Grand Rapids, MI

\$29,110 – Comprehensive Counseling

Founded in 1979, Home Repair Services provides a variety of programs designed to equip low-income homeowners to be effective, successful homeowners in the Grand Rapids metropolitan area (Kent County, Michigan). Home Repair Services serves more than 2,800 lower income families per year with programs which include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, housing counseling, and lead base paint poisoning education and hazard reduction.

Inner City Christian Federation)

Grand Rapids, MI

\$38,784 – Comprehensive Counseling

Inner City Christian Federation (ICCF) has provided a continuum of housing opportunities including emergency shelter assistance for the homeless, affordable rental housing and a variety of home ownership services including individual and group counseling, mortgage finance and casework services for over 30 years. The agency is committed to using affordable housing as a platform for growth in the lives of the families that it serves, and to provide opportunities for families to develop the skills necessary to meet their individual goals.

Lansing Affordable Homes, Inc. (LAH)

Lansing, MI

\$28,459 – Comprehensive Counseling

Incorporated in the State of Michigan in 1992, Lansing Affordable Homes, Inc. (LAH) is a nonprofit organization. LAH's primary mission is to enhance and provide affordable homeownership opportunities to low-income residents of the targeted cities by assisting them in overcoming their credit issues. LAH was approved as a HUD Housing Counseling Agency in February 2005 but has been providing housing counseling and educational programs since 1996. LAH has assisted over 150 homebuyers with the purchase of their homes.

Lighthouse Community Development

Pontiac, MI

\$33,015 – Comprehensive Counseling

Lighthouse Community Development received certification as a HUD-approved housing counseling agency in February 2003. The agency serves residents of Oakland County, Michigan providing housing counseling, financial management, post-closing support services, foreclosure prevention, home repair, and one-on-one counseling to repair credit and prepare county residents for homeownership.

Michigan State Housing Development Authority

Lansing, MI

\$92,219 – Comprehensive Counseling

The Michigan State Housing Development Authority (MSHDA) is the primary housing agency for the state, and is responsible for providing affordable housing opportunities for low- and moderate-income households. MSHDA offers financing programs including low interest financing for single and multifamily housing production, Mortgage Credit Certificates, and Low Income Housing Tax Credits (LIHTC). They also administer the HOME program, the housing component of the state's CDBG program, the Emergency Shelter Grant program (ESG), and Transitional Housing for the Homeless programs. MSHDA is also the statewide public housing authority administering more than 22,842 Housing Choice Vouchers and project-based certificates. MSHDA has developed a five-year plan that will galvanize affordable housing advocates, funders, practitioners and recipients in a single community voice. The intended outcome of the planning process is

to provide a common vision to better serve the needs of Michigan residents who may have the fewest housing options for safe, affordable housing.

Mission of Peace National Housing Counseling Intermediary

Flint, MI

\$563,805 – Comprehensive Counseling

Founded in 1997 and a HUD-approved national intermediary for housing counseling since 2003, Mission of Peace National Housing Counseling Intermediary (MOPNHCI) is a faith-based nonprofit corporation whose mission is to break down barriers to homeownership by providing homebuyer education and counseling services for prospective homebuyers. Through its network of 31 affiliates in 17 states, MOPNHCI has served more than 80,000 program participants and implemented long-term strategies which have increased the number of low- to moderate-income families and individuals that achieve homeownership and have equal access to credit.

NCCS Center for Nonprofit Housing Fremont, MI

\$31,713 – Comprehensive Counseling

NCCS Center for Nonprofit Housing (CNH) serves the Newaygo County, Michigan area, and it is committed to assuring all members of its community to have access to quality affordable housing. The mission is accomplished through Housing Education, Homebuyer Assistance, Rental Housing, and other community programs.

Northwest Michigan Human Services Agency

Traverse City, MI

\$37,967 – Comprehensive Counseling

Northwest Michigan Human Services Agency (NMHSA) is a Community Action Agency covering the ten county region of Northwest Lower Michigan. NMHSA has emerged as the “One-Stop Shopping Center” for Housing Counseling Services, Financial Management Education and Individual Development accounts in northern Michigan. Throughout its 32-year history, NMHSA has been dedicated to the improvement and self-sufficiency of the families served.

Oakland County Housing Counseling

Pontiac, MI

\$29,761 – Comprehensive Counseling

The Oakland County Housing Counseling Unit of the Community & Home Improvement Division of Oakland County Government, a HUD-approved housing counseling agency, has provided comprehensive housing counseling to Oakland County residents for the past 20 years. Community outreach activities are conducted to increase home ownership opportunities for low-income, minority, and disabled families. Oakland County Housing Counseling I furthers fair housing by identifying barriers, setting goals to overcome the impediments, and reviewing progress and revising goals as needed.

Oakland Livingston Human Service Agency (OLHSA)

Pontiac, MI

\$25,206 – Comprehensive Counseling

Founded in 1964, Oakland Livingston Human Service Agency (OLHSA) is a nonprofit, community action agency serving Oakland and Livingston counties. OLHSA's mission is to enable low-income, elderly and persons with disabilities living in Oakland and Livingston Counties to gain the knowledge and skills to become self-sufficient. OLHSA offers counseling in pre-purchase and homebuyer education, delinquency and default, non-delinquency post purchase, homeownership vouchers and predatory lending counseling. Housing counseling services are available in English and Spanish.

Phoenix Housing and Counseling Nonprofit, Inc. (PHC)

Detroit, MI

\$21,301 – Comprehensive Counseling

Phoenix Housing and Counseling Nonprofit, Inc. (PHC) is a 501(c)(3) tri-lingual agency that has provided housing counseling and fair housing assistance to low- and moderate-income persons for over 30 years in the Metropolitan Detroit area. PHC places an emphasis on educational programs that aids the potential borrower or an existing homeowner in acquiring equity status. All of PHC's pre-purchase programs for potential homeowners and post-purchase programs for existing homeowners contain a strong emphasis on the avoidance of predatory lending and mortgage loan fraud. PHC participates with other local and regional organizations to combat violations of fair housing and fair lending laws.

Southwest Michigan Community Action Agency (SMCAA)

Benton Harbor, MI

\$22,700 – Comprehensive Counseling

Incorporated in 1986, Southwest Michigan Community Action Agency (SMCAA) is a private, nonprofit Community Action Agency, that provides human services to the residents of the rural southwest Michigan counties of Cass and Van Buren. In 1992, Berrien County was officially added to its service delivery area.

The agency offers emergency assistance with utility and rent arrearages and foreclosures, provides shelter for the homeless, weatherization of owned and rental housing, monthly and quarterly food commodities, emergency food assistance, homeowner rehabilitation, new home construction, homeownership, budgeting and credit counseling. The agency also provides transitional and supportive housing.

MINNESOTA

Anoka County Community Action Program, Inc.

Blaine, MN

\$43,644 – Comprehensive Counseling

Established in 1965 under the Economic Opportunity Act, The Anoka County Community Action Program, Inc. (ACCAP) is an independent nonprofit human service provider that. ACCAP is committed to helping low income individuals of Anoka County out of poverty and into the community as productive citizens, and helps in attaining their dream of self-sufficiency. ACCAP focuses on affordable housing, early childhood development, affordable childcare, services that provide basic needs, self-sufficiency support, and services to seniors. Within the realm of permanent affordable housing, comes our Homeownership Program. ACCAP has been a HUD approved comprehensive counseling agency since 1997. They have educated and counseled over 1,000 individuals to become successful homeowners.

Carver County Housing and Redevelopment Authority

Chaska, MN

\$35,763 – Comprehensive Counseling

The Carver County Housing and Redevelopment Authority (CCHRA) has been providing housing counseling services to Carver and Scott County residents since 1995. These services including rental counseling and rental delinquency counseling, pre-purchase counseling and education, post-purchase counseling and education, foreclosure prevention counseling, and home improvement/rehabilitation counseling. CCHRA has also provided predatory lending education and outreach since 2003. The agency promotes equal access to safe, decent, and affordable housing opportunities through comprehensive homebuyer and rental education programs.

Community Action Duluth

Duluth, MN

\$41,017 – Comprehensive Counseling

For more than 40 years, Community Action Duluth has been Duluth's designated anti-poverty agency. The agency's mission is to use innovative strategies to mobilize low-income people and the broader community to build assets that prevent poverty, create equality, and strengthen our social fabric. The goal of the agency is to assist the community in ending poverty. Current programs include asset development, employment advocacy, and circles of support. The asset development programs include 2 matched savings account programs, a free tax preparation site, financial education classes and one to one housing counseling. Housing Counseling activities are designed to assist low and moderate income people before they become homeowners. Individual on-going sessions are held to increase the knowledge of participants and the likelihood that they will qualify for a mortgage. Financial Education classes are offered to increase the knowledge of potential homebuyers on issues such as credit repair, debt reduction, budgeting, saving, money management, avoiding predatory lending, investing, increasing credit scores, qualifying for a mortgage and dealing with banks and insurance companies.

Community Action Partnership of Suburban Hennepin

Hopkins, MN

\$22,627 – Comprehensive Counseling

Community Action Partnership of Suburban Hennepin (CAPSH) is the state- and Federally-designated community action agency serving the 45 communities of suburban Hennepin County. Since its inception in 1985, CAPSH has worked to reduce the causes and effects of poverty in suburban Hennepin. CAPSH's mission is to improve the quality of life in suburban Hennepin County by creating and supporting links between individuals and communities through services, education and collaboration. CAPSH has been providing a variety of housing counseling services since 1992. The agency's Full-Cycle Homeownership Programs have provided counseling, education and assistance to over 17,463 homebuyers and homeowners since their inception. These programs include Mortgage Delinquency Intervention, Mortgage Default Assistance, Post-Purchase Counseling, Pre-Homeownership Counseling & Education, Home Maintenance, Rehabilitation, and Repair Consultations, Reverse Mortgage Counseling (HECM), and Renters' Education, Counseling and Assistance.

Dakota County Community Development Agency

Eagan, MN

\$49,100 – Comprehensive Counseling

Established in 1971, the Dakota County Community Development Agency (CDA) is a local unit of government that administers over 30 programs serving the communities and residents of Dakota County. The largest programs CDA administers are the Housing Choice Voucher Program, Senior Housing Program and Family Townhome Program which provide affordable housing to nearly 3,700 households. CDA began administering the Home Stretch Homebuyer Education Program in 1996. For this program, CDA partners with community experts in the home buying field to teach prospective homeowners about the entire purchase process. CDA holds Home Stretch classes on a monthly basis and about 200 households complete the class each year. In 2003, CDA expanded its housing counseling programs with the addition of the Mortgage Foreclosure Prevention and Pre-Purchase Counseling programs. Since its inception, the agency's Mortgage Foreclosure Prevention Program has counseled 176 households.

Tri-County Action Program, Inc.

St. Cloud, MN

\$30,509 – Comprehensive Counseling

Tri-County Action Program, Inc. (Tri-CAP) is a private, nonprofit organization that has served the counties of Benton, Sherburne, and Stearns for forty years. Tri-CAP's mission is to expand opportunities for the economic and social well being of its residents and the physical revitalization of its communities. Tri-CAP is an umbrella organization for a wide array of services and programs that positively impact the lives of low- and moderate-income households. The agency works with families to achieve economic self-sufficiency. They currently administer the Family Homeless Prevention & Assistance Program, the Rural Housing Assistance & Stability Program and the FEMA Emergency

Food & Shelter housing funds, as well as Financial Counseling and Pre-employment Counseling.

Reverse Mortgage Counselors, Inc.

St. Paul, MN

\$22,627 – Comprehensive Counseling

Since 2005, Reverse Mortgage Counselors, Inc. has provided counseling to seniors in Minnesota and western Wisconsin. They offer reverse mortgage counseling, including information about HUD's Home Equity Conversion Mortgage (HECM) to help homeowners who are 62 or older remain in their home using the home's equity to help with other expenses. Some uses are to pay heating costs, buy a vehicle, and pay off credit cards or for home improvements. RMCI educates people by providing information about housing options during the counseling process so they can make an informed decision. RMCI also help people connect to programs and services that can be beneficial. Counseling is free.

St. Paul Department of Planning and Economic Dev.

St. Paul, MN

\$51,746 – Comprehensive Counseling

The function of the Saint Paul Home Loan Fund, under the City of Saint Paul Department of Planning and Economic Development, is to help sustain homeownership for low- and moderate-income households and maintain and revitalize the City's housing stock and neighborhoods. As part of this function, the Saint Paul Home Loan Fund administers the Mortgage Foreclosure Prevention Program (MFPP). MFPP housing counselors serve Saint Paul homeowners facing foreclosure by providing education about the foreclosure process, working with the homeowner's lender, evaluating possible foreclosure solutions, making referrals to community resources, and providing one-time loans to cure default.

St. Paul Urban League

St. Paul, MN

\$22,627 – Comprehensive Counseling

The St. Paul Urban League has served the City of St. Paul since 1923 with programs including housing services, employment and training, youth development, and pregnancy prevention. In accordance with its mission to assist African Americans and other culturally diverse groups in the achievement of social and economic equality, the St. Paul Urban League has been providing housing counseling services since 1967. The agency serves the housing needs of clients by providing increased rental and home buying opportunities for low- and moderate-income persons, persons with disabilities, minorities, and families with limited English proficiency. In addition, the agency provides pre-purchase counseling, homebuyer education, renter assistance counseling, and mortgage delinquency and default resolution counseling services. Services support clients in finding solutions to problems and in becoming self-sufficient by knowledge, experience

and intervention designed to enable clients to function in the housing market to their own best advantage.

Southern Minnesota Regional Legal Services

St. Paul, MN

\$59,682 – Comprehensive Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) has been providing high quality legal services for over 80 years. The Housing Counseling Program of SMRLS has been in operation and HUD-approved for over 20 years. Last year, the agency provided assistance to 1212 clients. SMRLS provides comprehensive counseling services including pre-occupancy and post-occupancy counseling and mortgage delinquency and default counseling. The cases include helping clients with housing searches, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues in housing. The program also provides trainings to groups on landlord-tenant rights and responsibilities.

MISSISSIPPI

Mississippi Home Corporation

Jackson, MS

\$137,353 – Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created by the State of Mississippi to help provide affordable housing. As the State Housing finance Agency (SHFA), MHC offers low interest mortgages funded by Mortgage Revenue Bonds and Mortgage Credit Certificates that lower the homebuyer's federal tax liability and offers low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners while improving their credit. MHC was the first agency to offer a statewide lease-purchase product, Freddie Mac's Lease Purchase Plus program and the first SHFA to be involved in the program. MHC operates Mississippi's Low Income Tax Credit Program and a multifamily bond program, which assist in the development of rental housing. MHC also operates the Mississippi Affordable Housing Development Fund, created by the State of Mississippi, which assists in financing site development, construction and mortgages on single and multi-family properties for individuals with low-and moderate-income. MHC's mission also includes helping build the capacity of nonprofit organizations to develop affordable housing.

Sacred Heart Southern Missions

Walls, MS

\$21,202 – Comprehensive Counseling

Sacred Heart Southern Missions was established by the Priests of the Sacred Heart in 1942. Its mission is to strive to extend the Reign of God in the nine northern counties of Mississippi by giving witness through presence and compassionate service in parish,

education, housing and social ministries. Housing issues became a priority for Sacred Heart Southern Missions in 1992 and Sacred Heart Southern Missions Housing Corporation was formed in 1994. For the past years, the Housing Corporation has helped Mississippians work towards homeownership and stability, especially the low and very-low income residents. Through credit counseling, housing education, predatory lending counseling, and low-income housing opportunities, Sacred Heart Southern Missions Housing Corporation has made significant impact on Northern Mississippi.

University of Southern Mississippi (Institute for Disability Studies)

Hattiesburg, MS

\$20,000 – Comprehensive Counseling

The University of Southern Mississippi Institute for Disability Studies (IDS) is one of 61 University Centers for Excellence in Developmental Disabilities Research, education and Services (UCEDD) funded across the nation by the Administration on Developmental Disabilities. The IDS Mississippi Home of Your Own (HOYO) housing counseling program was created in 1997 to assist low-to moderate-income individuals with varying disabilities and their families to locate safe and affordable permanent homeownership. In December 2003, IDS was approved as a housing counseling agency by the U.S. Department of Housing and Urban Development. HOYO is a homeownership assistance program specifically for people with special needs and their families. Unique to the program is the case management and person-centered planning sessions as well as the retro-fitting of the purchased property, where applicable, to address the intense housing needs of individuals with special needs in Mississippi. The program is offered throughout Mississippi and currently has 120 homeowners across 30 Mississippi counties.

MISSOURI

Community Services League (CSL)

Independence, MO

\$30,509 – Comprehensive Counseling

Community Services League (CSL) has been providing services to those in need since 1916. The agency became a HUD-approved housing counseling agency in 2002. Its service area is Eastern Jackson County, Missouri, which encompasses all or parts of Independence, Blue Springs, Oak Grove, Grain Valley, Buckner, Sibley and Levasky. It also includes communities located outside the city limits of Kansas City, Missouri. The area is a mix of urban and rural. CSL provides Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling and Renters Assistance. Their services also include rent, utility and mortgage payment assistance. The agency provides housing counseling services to more than 700 families each year.

Housing Options Provided for the Elderly (HOPE)

St. Louis, MO

\$140,000 – Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) exists to help older adults live with dignity and independence in the housing most appropriate for their circumstances. HOPE helps seniors and their families explore the range of housing choices and other options available to them by counseling clients in their homes when possible, understanding clients' needs and desires, identifying problems clients would like address, educating clients about available resources, assisting clients in identifying the outcomes of their choices, assisting clients in making a plan to achieve their goals, and helping clients to carry out their plans. Their current focus of activity is Reverse Mortgage Counseling.

Justine Petersen Housing and Reinvestment Corporation (Petersen)

St. Louis, MO

\$146,410 – Comprehensive Counseling

Justine Petersen Housing and Reinvestment Corporation (Petersen) is a Missouri Not-for-Profit Corporation that assists low- to moderate-income families in acquiring assets. Petersen's loan counselors prepare and train individuals for home purchase through one-on-one counseling and homebuyer education seminars. Petersen continues to assist its clients after home purchase by providing counseling services to clients who struggle with payment issues in order to protect their ownership investment. Since its inception in 1997, Petersen has provided one-on-one counseling to over 14,000 prospective homebuyers and assisted over 2,500 clients to close on homes.

Legal Aid of Western Missouri

Kansas City, MO

\$146,410 – Comprehensive Counseling

For 42 years, Legal Aid of Western Missouri (LAWMO) has provided a wide range of high-quality housing counseling services. LAWMO has staff, including thirteen licensed attorneys, in five offices throughout western Missouri. The agency has Spanish speaking interpreters on staff and over-the-phone interpreters available in more than 25 languages. LAWMO's housing counseling staff includes regionally and nationally recognized leaders on public housing, predatory lending, private rental housing, housing issues for people with disabilities, and other housing issues. LAWMO provides housing counseling services for more than 1,000 clients per year. They focus primarily on one-on-one counseling to help solve the client's housing problems.

Legal Services Eastern Missouri, Inc.

St. Louis, MO

\$146,410 – Comprehensive Counseling

Legal Services of Eastern Missouri, Inc. (LSEM) is an independent nonprofit organization that has provided high-quality civil legal assistance and equal access to justice for low-income people in eastern Missouri for 50 years. LSEM's housing counseling program provides services to individuals and families facing possible loss of

housing due to eviction, condemnation, foreclosure, or predatory lending practices. LSEM offers a holistic approach to its housing counseling services, providing legal representation with a supportive social work component. Services are available to eligible residents in LSEM's 21-county service area.

Urban League of Metropolitan St. Louis, Inc.

St. Louis, MO

\$78,440 – Comprehensive Counseling

The mission of the Urban League is to empower African Americans and others throughout the St. Louis region in securing economic self-reliance, social equality, and civil rights. The Urban League supports HUD's priorities to increase homeownership and rental opportunities and conducts energy conservation activities consistent with HUD's Energy Star Program. The agency offers individual and group sessions on pre- and post-purchase counseling, homebuyer training, counseling to prevent evictions/foreclosure, and education on locating, securing or maintaining residence in rental housing, marketing. Outreach activities include raising awareness about predatory lending practices and the Fair Housing Act. The Urban League is a member of the St. Louis Coalition for Reputable Lending "Don't Borrow Trouble Campaign", St. Clair County Homeless Action Council and the St. Louis Metropolitan Foreclosure Prevention Task Force.

West Central Missouri Community Action Agency

Appleton City, MO

\$75,364 – Comprehensive Counseling

West Central Missouri Community Action Agency (WCMCAA) has been a HUD-approved housing counseling agency for over eighteen years and is the Contract Administrator for the nine county St. Clair County PHA and the City of Grandview jurisdiction with over 1190 units in the Housing Choice Voucher Program. The agency operates a Family Self-Sufficiency Program and a HCV Homeownership Program for its Section 8 Housing Choice Voucher Program participants. The Housing Division also operates the HUD 202 Program providing several housing projects to low-income families, elderly and disabled. WCMCAA provides a wide variety of housing counseling services that include one-on-one and group counseling for the following: Pre-purchase, mortgage delinquency, post purchase, renter counseling, and homeless referrals. The primary objectives of the Agency are to provide homeownership opportunities and improve access to affordable, decent and safe housing.

Youth Education and Health in Soulard

St. Louis, MO

\$24,940 – Comprehensive Counseling

A HUD approved housing counseling agency since 2002, Youth Education and Health in Soulard (YEHS) has 30 years of experience in providing affordable housing, youth education, and other community services. For fourteen years, YEHS has operated

YouthBuild St. Louis, a HUD-funded job training and education program for youth ages 18 to 24. Since February of 2001, the YEHS homebuyer and Financial Education Program has assisted YouthBuild students and graduates in low- and moderate-income residents of the St. Louis area to develop a stable financial foundation and purchase a home. The YEHS Homebuyer Program provides training in the home buying process, money management and credit counseling.

MONTANA

District 7 Human Resources Development Council

Billings, MT

\$35,763 – Comprehensive Counseling

District 7 Human Resources Development Council (HRDC) reaches out to disadvantaged community members, addressing multiple needs through a comprehensive approach; developing partnerships with other community institutions, involving disadvantaged clients in our operations, and administering a full range of coordinated programs aimed at having a measurable impact on poverty. They operate a variety of programs and services that promote and support self-sufficiency. HRDC works with individuals in need of affordable housing options. Ongoing support in areas of education and maintenance is built into all housing activities. Individuals are assisted with improving housing conditions and meeting responsibilities of home ownership and tenancy as well as workshops providing information on the home buying process, renting versus owning, post-purchase considerations and other pertinent topics.

Human Resource Development Council of District IX, Inc.

Bozeman, MT

\$60,000 – Comprehensive Counseling

The Human Resource Development Council of District IX Inc. (HRDC) provides services to low and moderate income households in three Southwest Montana counties. Since 1975, the HRDC has provided innovative programs to assist and empower low income families, including: Head Start, Food and Nutrition programs, senior and disabled transportation, home health care, energy assistance and weatherization, and affordable rental and homeownership opportunities. The HRDC's service area includes Gallatin, Park and Meagher counties, home to approximately 100,000 people, and is one of Montana's most rapidly growing areas. The proposed project will provide rental, emergency housing and homeownership assistance to the HRDC's customers through individual and group counseling and education. Services to be provided include: Pre-purchase homeownership education and counseling, mortgage delinquency prevention, post-purchase counseling, counseling to locate or maintain affordable rental housing services for homeless persons.

Lake County Community Housing Organization

Ronan, MT

\$24,460 – Comprehensive Counseling

The Lake County Community Housing Organization (Lake County CHDO) was designated as a Housing Counseling Agency in September 2002. Services for low-income families include: development, ownership and management of rental properties; unit- and tenant-based rental assistance, development and sale of single family homes; down payment and closing cost assistance; housing rehabilitation programs; and a variety of counseling services. Lake County CHDO counseling services include assisting clients in locating decent and affordable rental housing, delivery of renter responsibility training courses, delivery of homebuyer workshops and certification courses that prepare low-income families for homeownership, one-on-one and group counseling relative to rights, responsibilities and access to homeownership opportunities, one-on-one and group counseling to assist homebuyers in accessing programs including HomeStart savings plans, down payment assistance and credit, one-on-one counseling with homeowners relative to rehabilitating their homes to achieve energy efficient and/or accessibility, and referrals to other agencies/services for emergency or transitional housing and issues relative to fair housing.

Montana Board of Housing

Helena, MT

\$96,795 – Comprehensive Counseling

The Montana Board of Housing (MBOH) serves the housing needs of Montana's low- and moderate- income population as the tax-exempt bond and tax credit financing agency for the state. Since its inception in 1975, MBOH has assisted over 35,000 individuals become homeowners and provided nearly 5000 units of rental housing through federal tax credits and other rental housing financing. MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders, which joined together in 2000 to form the Montana Homeownership Network (MHN). Over the past five years, MHN has grown to an effective delivery system offering rental counseling, homebuyer counseling and education, down payment assistance, housing rehabilitation and foreclosure prevention counseling statewide. Its success has brought national recognition, including: the 2004 National Center for Housing and Counseling national winner "Best Collaboration to Promote HomeOwnership"; 2005 National NeighborhoodWorks Network Innovations Homeownership runner-up award for its Native American Homeownership Program; and ranked number 1 for production of homebuyers in the 2005 NeighborWorks National homebuyer Education Campaign.

NEBRASKA

Credit Advisors Foundation

Omaha, NE

\$75,364 – Comprehensive Counseling

Credit Advisors Foundation is an accredited, national, nonprofit credit, debt and housing counseling organization that has helped clients with their housing goals for 48 years. They provide financial education to enhance the financial literacy of consumers

nationwide and help consumers pay off creditors in anticipation of home ownership or avoiding default or foreclosure of their homes through debt management plans. The organization became a HUD-approved housing counseling agency in 2004 and now offers unlimited, no-cost housing services to the local community. Services available to Western Iowa and Eastern Nebraska include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, home equity conversion mortgage (HECM) counseling, money and debt management, and post-purchase counseling. Individual and group counseling is offered in English, Spanish, Arabic, Thai, and Korean. Housing counseling services are available to the community on a one-on-one basis at the Omaha location.

Family Housing Advisory Services, Inc.

Omaha, NE

\$51,746 – Comprehensive Counseling

Established in 1968, Family Housing Advisory Services, Inc. (FHAS), provides assistance to homeless, renters, first-time homebuyers, and homeowners. FHAS's services include homeless and renter advocacy and assistance, pre- and post-purchase homebuyer education, mortgage default and foreclosure prevention, and fair housing. FHAS has been honoring its mission to increase affordable housing opportunities for all for over 35 years, and has offices located in North and South Omaha and Council Bluffs, Iowa. FHAS also works with Omaha Fights Back, an Anti-predatory Lending Committee made up of community organizations offering information and assistance to avoid predatory lending situations. FHAS proposes to educate 150 to 175 clients about predatory lending practices as part of their comprehensive housing counseling program. This includes client seminars, neighborhood talks, and one-to-one counseling as well as HECM counseling and counseling for other Mortgagors seeking a solution to foreclosure.

High Plains Community Development Corp.

Chadron, NE

\$68,445 – Comprehensive Counseling

High Plains Community Development Corp. was originally approved as a HUD Housing Counseling Agency in 2000 to provide housing counseling services throughout western Nebraska. High Plains is the only HUD approved Housing Counseling agency in western Nebraska. The types of counseling offered include homebuyer education programs, both pre-purchase and post-purchase counseling, loss mitigation counseling for those facing default foreclosure, homeless/displacement counseling, HECM, predatory lending and assistance and referral for Fair Housing complaints as well as assistance for renters regarding Nebraska's Landlord and Tenant Act. High Plains has recently become a partner with NIFA (Nebraska Investment Finance Authority) to provide information on low interest loans to qualified low to moderate- income families. The organization also provides loss mitigation and predatory lending counseling to underserved rural areas of Nebraska, as there are few counseling providers available. High Plains also employs a HUD HECM Network Counselor who specializes in counseling for the states of Nebraska and Wyoming.

Lincoln Action Program

Lincoln, NE

\$41,017 – Comprehensive Counseling

Founded in 1964, Lincoln Action Program is a private, nonprofit community action agency that serves individuals and families with low incomes in Lancaster and Saunders counties in southeast Nebraska. Lincoln Action Program offers individuals and families the tools, resources, and support they need to thrive. The agency works with program participants and members of the community to address the causes of poverty by increasing economic independence, improving quality of life, and enhancing community living conditions. With more than 30 programs, Lincoln Action Program offers a continuum of services to low-income families and individuals. Programming is designed to meet the needs of people of all ages, from infants to seniors, and staff member speak more than 20 languages.

NEVADA**Consumer Credit Counseling Service of Southern Nevada**

Las Vegas, NV

\$131,316 – Comprehensive Counseling

Consumer Credit Counseling Service of Southern Nevada (CCCS) has offices in Las Vegas, Henderson, Nellis Air Force Base, Reno, and Carson City. Over 80 percent of the agency's clients are low- and moderate-income individuals. The agency's housing services are provided in English and Spanish and include housing counseling activities including pre-purchase, homebuyer education, delinquency/default, post-purchase, loss mitigation, HECM, homeless/displaced, debt management, and predatory lending. In FY 2005, CCCS served 3,914 clients.

Washoe County Dept of Senior Services-Senior Law Project

Reno, NV

\$38,000 – Comprehensive Counseling

Since 1990, The Washoe County Department of Senior Services – Senior Law Project has operated in its present form. Its staff of three attorneys and two paralegals handles over 2,300 legal and housing counseling matters each year. The Senior Law Project has been a HUD approved counseling since July 1998. It provides legal and counseling services without charge to the senior citizens of Washoe County, and surrounding communities in civil areas of the law, primarily focusing on issues of basic need such as housing, consumer, government benefits including health resources, elder rights and basic life planning matters. Housing counseling services include HECM, default/foreclosure counseling, rental, non-delinquency post purchase counseling, predatory lending, and Section 8. In fiscal year (FY) 2007, Senior Law Project proposes to serve approximately 215 clients with HUD's housing counseling grant. It's mission values the abilities for persons to continue to live independently.

Women's Development Center

Las Vegas, NV

\$58,678 – Comprehensive Counseling

Women's Development Center (WDC) provides a wide range of housing and counseling services to the residents of Clark County, Nevada. The seven programs the agency offers are: Transitional Housing for homeless single parent families, Transitional Housing for homeless senior women, Tenant based rental assistance program, SAFAH/LINK program, Housing for people living with HIV/AIDS, Affordable rental program and the First time homebuyer's program. WDC recognizes that basic necessities such as food, clothing, and housing are just the beginning. To assure its clients' transition to successful living, WDC follows through with an individualized action plan that addresses everything from employment, household management, and budgeting to health, social issues, and childcare. WDC strives to expand its services each year, bringing a range of essential services to an ever-increasing number of individuals and families.

NEW HAMPSHIRE

Affordable Housing, Education and Development

Littleton, NH

\$31,713 – Comprehensive Counseling

Affordable Housing, Education and Development (AHEAD Inc.) owns and operates 255 units of affordable multifamily rental housing in nine separate communities throughout northern Grafton and Coös Counties. In 1998, AHEAD became a chartered member of Neighborhood Reinvestment Corporation (now doing business as NeighborWorks America). Now entering its seventh year, AHEAD's NeighborWorks® Homeownership Center, one of only 93 organizations nationwide and only the second organization in New Hampshire, is a member in good standing of the NeighborWorks® America Campaign for Homeownership 2007 and is certified as a NeighborWorks® Full Cycle Lender™. Since 2000, AHEAD has educated over 800 households and assisted over 250 families to realize their dream of homeownership. Even more impressively, thirteen of those households are former AHEAD renters.

Laconia Area Community Land Trust

Laconia, NH

\$27,000 – Comprehensive Counseling

Laconia Area Community Land Trust (LACLT) is a nonprofit affordable housing provider in the Great Lakes Region. LACLT provides support services and skills training to its residents as needed to assist them in maintaining their housing, overcoming barriers to self-sufficiency, and stabilizing their families. LACLT has successfully completed the development of 97 permanently affordable units of scattered site housing with another 70 units in the development pipeline. Thirty-eight new units will be under construction by Summer 2006, with six units completed and occupied by December 2006.

Manchester Neighborhood Housing Services, Inc.

Manchester, NH

\$25,857 – Comprehensive Counseling

Manchester Neighborhood Housing Services, Inc. (MNHS), a nonprofit organization dedicated to the improvement of the lives of low-income individuals and families living in the Greater Manchester area, was founded in 1992 by a partnership of residents, businesses, and government leaders who wanted to rebuild Manchester's Center City neighborhood through efforts directed at reinvestment and reinvigoration. The majority of their clients are immigrants to this country, as well as those who are at a disadvantage in achieving economic stability, such as single mothers and the working poor.

New Hampshire Housing Finance Agency

Bedford, NH

\$75,332 – Comprehensive Counseling

New Hampshire Housing Finance Agency (NHHFA) is a nonprofit, public benefit corporation established by the State Legislature in 1981. NHHFA's mission is to promote, finance and support safe, affordable and needed housing and related services to New Hampshire families. NHHFA operates a number of programs, including home ownership education, rental assistance, reverse mortgage, financial management, delinquency and default counseling, budgeting, designed to assist low- and moderate-income persons to obtain housing and remain in their homes. Since its inception, NHHFA has assisted 30,000 families to purchase their own homes, and has been instrumental in financing the creation of more than 11,000 multi-family housing units. NHHFA also proposes to utilize grant funds in an extensive public education campaign entitled - "Don't Borrow Trouble" to make people aware of predatory lending practices, and provides them with the resources to help them avoid scams and resolve financial difficulties in an informed manner.

The Way Home

Manchester, NH

\$30,412 – Comprehensive Counseling

The Way Home is a nonprofit organization dedicated to helping low-income households obtain and succeed in safe, affordable housing. In the past 18 years, The Way Home has assisted in counseling over 8,000 families and individuals with housing related needs including contracting nearly 4,000 security deposit and rental guarantees. The Way Home continues to respond to critical housing needs by assisting workers laid off due to local plant closings in February 2004 and November 2005.

NEW JERSEY

Affordable Homes of Millville Ecumenical, Inc.

Millville, NJ

\$29,110 – Comprehensive Counseling

Affordable Homes of Millville Ecumenical (AHOME) is a nonprofit, faith-based community housing developer that provides comprehensive housing counseling services and homeownership opportunities for low-income first-time homebuyers. AHOME's housing units are located in the downtown residential area of the City of Millville. AHOME prepares buyers for homeownership through comprehensive pre- and post-purchase homebuyer education. Other personalized counseling services include budgeting and money management, home maintenance and repair, making wise money choices, bill paying on a fixed income, tenant and landlord disputes, fair housing laws, and foreclosure/default prevention.

Burlington County Community Action Program

Willingboro, NJ

\$24,555 – Comprehensive Counseling

Burlington County Community Action Program (BCCAP) was established in 1965 to address the needs of low-income households in Burlington County. The mission of the agency is to combat the causes and reduce the effects of poverty. Since its inception, BCCAP has provided a wide range of programs designed to help low-income families reach self-sufficiency. BCCAP provides housing counseling and homeownership education to low- and moderate-income individuals in Burlington County.

Consumer Credit and Budget Counseling, Inc.

Marmora, NJ

\$26,507 – Comprehensive Counseling

Consumer Credit and Budget Counseling, Inc. (CC&BC) is a nonprofit consumer education and financial counseling agency and a HUD-approved housing counseling agency that assists individuals and families with comprehensive pre-purchase homeownership counseling and education. The programs provided to clients cover topics including homeownership budgeting, credit, and debt management.

Faith Fellowship Community Development Corporation

Sayreville, NJ

\$23,254 – Comprehensive Counseling

Faith Fellowship Community Development Corporation (FFCDC) is a nonprofit organization that offers programs and services addressing the personal needs of community residents requiring assistance to improve the quality of life for themselves and their families. They provide financial and homebuyer education courses and one-on-one counseling to help people in need make decisions to ensure their financial livelihood.

Garden State Consumer Credit Counseling, Inc./NOVADEBT

Freehold, NJ

\$20,651 – Comprehensive Counseling

Garden State Consumer Credit Counseling, Inc., founded in 1991, provides financial education to the public including free housing and credit counseling services to families and individuals in need. The agency's housing counseling services include pre-purchase/homebuyer education, mortgage default/foreclosure prevention and reverse mortgages.

Housing Partnership for Morris County

Dover, NJ

\$29,761 – Comprehensive Counseling

The Housing Partnership for Morris County, located in Dover, New Jersey, was founded in 1992 to provide resources, group education, and one-on-one counseling. The agency helps working households living on modest incomes plan for and achieve homeownership. The Partnership provides homeownership education to over 550 households a year. Since 2001, over 325 households have purchased homes through the Housing Partnership programs, investing over \$40 million in the economy. Minority homeowners have demonstrated increased success over the past several years, constituting almost 40 percent of the Partnership's clientele.

Monmouth County Division of Social Services

Freehold, NJ

\$31,062 – Comprehensive Counseling

Monmouth County Division of Social Services (MCDSS) is a county government agency providing financial, medical, and social services to the public. The MCDSS housing counseling program aims to prevent the loss of affordable housing and increase opportunities for homeownership and rentals. MCDSS provides one-on-one housing counseling services on pre-purchase, rental counseling, mortgage default and delinquency, post purchase/post occupancy counseling, HECM, home improvement and rehabilitation counseling, and displacement and relocation counseling.

Monmouth Housing Alliance

Eatontown, NJ

\$23,904 – Comprehensive Counseling

Monmouth Housing Alliance began in 1991 as an affiliate of the Mental Health Association and went on to become an independent nonprofit organization. The Alliance rents several apartments to low-income families and builds or rehabilitates single-family homes for first-time homebuyers. In 2002, the Alliance became a HUD-approved housing counseling agency.

New Jersey Citizen Action

Hackensack, NJ

\$39,603 – Comprehensive Counseling

Founded in 1982, New Jersey Citizen Action (NJCA) is a nonprofit organization provides and coordinates programs and services that work to empower low- and moderate-income people in New Jersey's urban areas; and help them build their financial literacy skills and financial assets. The programs are targeted to women, single headhouseholds, new immigrants, non-English speaking adults, seniors on fixed-incomes, people transitioning from welfare to work, and people with disabilities. NJCA offers statewide, comprehensive homeownership counseling and financial education programs in English and Spanish at no cost to clients.

Ocean Community Economic Action Now, Inc.

Toms River, NJ

\$21,301 – Comprehensive Counseling

Ocean Community Economic Action Now, Inc. (OCEAN) is a nonprofit social service agency that has been providing support to residents of Ocean County for over 10 years. Its services are provided with particular emphasis on housing assistance and homeownership. OCEAN provides an extensive array of services including pre-purchase counseling, homebuyer education classes, delinquent and defaulted mortgage assistance, rental assistance and senior housing. The counseling staff will provide information regarding local, state, and Federal housing programs to assist renters, first time homebuyers and existing homeowners. This information includes but is not limited to, credit, debt and money management, the closing process and post-purchase responsibilities.

Paterson Housing Authority

Paterson, NJ

\$25,206 – Comprehensive Counseling

Paterson Housing Authority (PHA) has been a HUD Certified Housing Counseling Agency since 2000. PHA's goal is to educate low-income minority families in the homebuyer process, so that they too can have an opportunity to enjoy the benefits of owning a home. The PHA continues to be the primary housing counseling agency for the New Jersey Community Development Corporation's Individual Development Account Program, which provides a \$3.00 match for every \$1.00 saved. They are also responsible to the City of Paterson's First Time Homebuyer Program, which provides individual grants of up to \$15,000.00. Their full time, bilingual, certified Homeownership Counselor provides comprehensive counseling services to families in need of their assistance.

Somerset County Coalition on Affordable Housing

Raritan, NJ

\$32,364 – Comprehensive Counseling

Somerset County Coalition on Affordable Housing (SCCOAH) was founded in 1987 in response to the community need for affordable housing. The agency assists clients to overcome significant housing hurdles and compete for the limited affordable housing opportunities in the region. SCCOAH specializes in intensive counseling services, including Reverse Mortgage and Default Mortgage counseling; and it provides group instruction targeted to low- and moderate-income families with credit problems or difficulties in securing and maintaining rental housing, as well as a variety of courses for potential first-time homebuyers.

St. James Community Development Corporation

Newark, NJ

\$20,651 – Comprehensive Counseling

St. James Community Development Corporation (CDC) was founded in 1992 to serve as a major vehicle for rebuilding the neighborhoods along the lower Broadway Corridor of Newark's North Ward. The agency serves a largely minority population that consists of low- and moderate-income residents. St. James CDC provides housing counseling and financial education programs in the Essex County area.

Tri-City Peoples Corporation

Newark, NJ

\$20,000 – Comprehensive Counseling

Tri-City Peoples' Corporation (Tri-City) provides critical assistance to homeowners in the areas of mortgage delinquency, loss mitigation, and HECM. The agency helps homeowners to avoid foreclosure through loss mitigation, forbearance agreements, HECMs, and other workout plans. Tri-City also offers mobility and relocation assistance through its network of nonprofit and for-profit developers, renter assistance/Section 8 referrals, financial literacy sessions, homeownership voucher counseling, referrals for homeless families, and fair housing counseling.

NEW MEXICO

New Mexico Mortgage Finance Authority

Albuquerque, NM

\$145,809 – Comprehensive Counseling

Established in 1975, The New Mexico Mortgage Finance Authority (MFA) is the state's designated housing agency providing a full continuum of affordable housing finance. MFA's programs range from providing housing to the homeless to providing homeownership opportunities for low-income families. MFA's mission is "to house New Mexico's people by serving as the State's lead affordable housing finance and resources provider, engaging in self-sustaining practices, and promoting sound housing policy." MFA finances single and multifamily mortgages through the issuance of mortgage revenue bonds and the administration of state and Federal housing programs. MFA's role

in affordable housing provision in the state of New Mexico is primarily that of a financing and resource distribution. MFA works cooperatively with a plethora of private nonprofit and for profit housing development organizations, service providers, and local governments in order to fulfill its mission.

NEW YORK

Albany County Rural Housing Alliance, Inc.

Voorheesville, NY

\$ 37,967 – Comprehensive Counseling

Albany County Rural Housing Alliance's, Inc. (ACRHA) mission is to develop, rehabilitates restores, and promotes long-term ownership of buildings and residences in rural and suburban Albany County, in an effort to increase the quality and quantity of available housing, especially to citizens of low- and moderate-income status. ACRHA also provides technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities.

Allegany County Community Opportunities and Rural Development Corporation

Belmont, NY

\$24,555 – Comprehensive Counseling

Allegany County Community Opportunities and Rural Development Corporation (ACCORD), approved as a HUD Housing Counseling Agency, administers several New York State HOME funded homebuyer assistance grant programs that provide down payment, closing cost, and mortgage write-down assistance to income-eligible potential homebuyers throughout Allegany County. The agency provides pre- and post-purchase counseling, mortgage delinquency, mobility and relocation assistance, renter assistance/Homeownership Voucher Program, money/debt management, fair housing assistance, and homeless service.

Asian Americans for Equality New York, NY

\$25,857 – Comprehensive Counseling

Asian Americans for Equality (AAFE) has been in existence for over 30 years. The agency has grown from a volunteer, grassroots, community activist group into a nationally recognized social services and community development organization committed to community service and empowerment targeting immigrants, low-income families and minorities of New York City. AAFE has developed extensive homeownership programs to assist in providing counseling to over 5,000 prospective homeowners.

Belmont Shelter Corp.

Buffalo, NY

\$37,150 – Comprehensive Counseling

Belmont Shelter Corp. has provided affordable housing opportunities in Western New York for over 25 years and became a HUD Certified Housing Counseling Agency in

1999. Belmont Shelter Corp. continues to administer the comprehensive counseling program for Erie County, New York, counseling residents on topics related to purchasing a home, financial management education, responsibilities of homeownership, fair housing, rental opportunities, foreclosure prevention methods, home equity conversion mortgages, and referral services. They also administer the Section 8(?) rental assistance program and offer Housing Choice Vouchers for Homeownership.

Better Neighborhoods, Inc. (BNI)

Schenectady, NY

\$31,713 – Comprehensive Counseling

The Better Neighborhoods, Inc. (BNI) is a not-for-profit 501(c)(3) organization founded in 1966. BNI has created opportunities for first time homebuyers of limited financial resources to become homeowners. BNI's Post-Purchase activities ensure a new homeowner that they will be successful for the long term. BNI has received the prestigious Empire Award from the New York State Division of Housing and Community Renewal for general excellence in the area of homeownership services.

Bishop Sheen Ecumenical Housing Foundation)

Rochester, NY

\$21,301 – Comprehensive Counseling

Founded in 1968, Bishop Sheen Ecumenical Housing Foundation (BSEHF), provides a wide range of housing assistance with a commitment to quality service. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. BSEHF offers affordable homeownership opportunities and delivery of a wide variety of housing counseling services to low-income families, seniors and persons with disabilities.

Center City Neighborhood Development Corporation Niagara Falls, NY

\$23,254 – Comprehensive Counseling

Center City Neighborhood Development Corporation (Center City) has assisted low- and moderate-income families in Niagara Falls, New York, to achieve clean, safe and affordable housing for over 25 years. Its services include first time homebuyer education, credit counseling, HECM and foreclosure intervention/ prevention.

Chautauqua Opportunities, Inc.

Dunkirk, NY

\$32,364 – Comprehensive Counseling

Chautauqua Opportunities, Inc. (COI) is a Community Action Agency and Community Development Corporation serving Chautauqua County since the mid-1970s. The agency has a broad range of capabilities in affordable housing, development, management, rehabilitation and counseling. Staff members have expertise and knowledge in areas as diverse as accessing funding, pre-development, construction, rehabilitation, weatherization,

housing management, mortgage and credit counseling, homeless prevention and specialized services for seniors and the disabled. COI serves approximately 25,000 people each year under 65 separate programs.

Community Action Program for Madison County, Inc.

Morrisville, NY

\$30,575 – Comprehensive Counseling

The mission of Community Action Program for Madison County, Inc. (CAP) is to promote empowerment, foster economic independence and develop opportunities to create a stronger, healthier community for Madison County's citizens. CAP provides counseling assistance to prospective homebuyers covering pre- and post-purchase counseling, homebuyer education, default management, predatory lending information, fair housing information, financial literacy and budgeting.

Community Unified Today, Inc.

Geneva, NY

\$24,555 – Comprehensive Counseling

Community Unified Today, Inc. (CUT), founded in 1974, is a not-for-profit organization providing housing, childcare and support services to low income and ethnic populations in Geneva, New York, Ontario and Wayne Counties. CUT has developed over 70 new construction and substantially rehabilitated homes for first time buyers, low-income renters and homeless families. A Housing Counseling Agency since 2003, CUT provides pre-purchase counseling, loss mitigation and foreclosure prevention services. The goal of CUT's rental housing program is to provide decent, safe and affordable housing for homeless persons, people with special needs and families working towards self-sufficiency.

Cortland Housing Assistance Council, Inc. Cortland, NY

\$20,000 – Comprehensive Counseling

Since 1973, Cortland Housing Assistance Council, Inc., CHAC is a nonprofit, rural preservation company addressing the housing needs of Cortland County. The housing counseling agency counsels over 500 clients per year in various services including pre- and post-purchase, money management, mortgage default, loss mitigation proceedings, energy conservation, home improvement, and Home Equity Conversion mortgages.

Family and Children's Association

Hempstead, NY

\$28,459 – Comprehensive Counseling

Since 1984, Family and Children's Association (FCA) has provided housing counseling services on Long Island, New York. FCA offers pre-purchase, mortgage delinquency/default, and reverse mortgage counseling. FCA has more than 40 different programs to meet the needs of vulnerable children, adults and seniors.

Friends of the North Country

Keeseville, NY

\$31,713 – Comprehensive Counseling

Founded in 1981, Friends of the North Country (Friends) addresses the housing and community development needs of the rural North Country Region of New York State. Friends provides comprehensive housing counseling to North Country residents, meeting their significant and diverse needs in the areas of pre-purchase and post-purchase counseling, delinquency and predatory lending counseling.

HomeFront, Inc.

Buffalo, NY

\$21,952 – Comprehensive Counseling

HomeFront, Inc.'s HomeOwnership Center of Buffalo is a convenient one-stop-shop outlet for information and services, related to purchasing a home. HomeFront, Inc. is a benefit for consumers seeking an advocate concerning the process of homeownership. The components of the program are packaged to comprehensively address the needs of the moderate- and low-income first time homeowners. The programs include managing personal finances, pre-purchase education, individual counseling, down payment and closing cost assistance. HomeFront, Inc.'s programs are transforming some of the structural and economic challenges facing Buffalo to combat the low homeownership rate in Buffalo while assisting financially vulnerable residents to achieve greater financial stability..

Housing Council in Monroe County, Inc. (Housing Council)

Rochester, NY

\$29,110 – Comprehensive Counseling

Founded in 1971, The Housing Council in Monroe County, Inc. (Housing Council) advocates for the development of housing opportunities for low- and moderate-income persons in the Monroe County, New York area. Housing Council services comprehensive housing counseling focusing on expanding homeownership and improving access to affordable housing. Housing Council offers all counseling services in English and Spanish; and existing education and counseling programs utilize translators for American Sign Language, Bosnian, Ukrainian, Somali, Vietnamese and other languages.

Keuka Housing Council, Inc Penn Yan, NY

\$24,934 – Comprehensive Counseling

Since 1976, Keuka Housing Council, Inc. (KHC) has assisted residents of Yates County in obtaining suitable, safe housing. KHC provides a wide range of counseling services to homebuyers, homeowners and modest income renters. Counseling services include loss mitigation, budgeting, subordination of loans, HECM counseling, making home repairs and working with persons looking for affordable rentals.

Long Island Housing Services, Inc. Bohemia, NY

\$31,062 – Comprehensive Counseling

Long Island Housing Services, Inc. (LIHS) has over 35 years of experience promoting affordable, fair housing, tenancy rights, equal opportunity and fostering racial and economic integration through fair housing counseling, education and enforcement. Currently, LIHS is the only nonprofit fair housing agency on Long Island to provide a Comprehensive Housing Counseling program that serves both Nassau and Suffolk Counties. The services provided include mortgage delinquency, foreclosure prevention, fair housing, predatory lending prevention, first time homebuyers, and HECM counseling.

Margert Community Corporation

Far Rockaway, NY

\$27,158 – Comprehensive Counseling

Founded in 1980, Margert Community Corporation, is a nonprofit charitable, community-based housing organization that provides assistance to low- and moderate-income tenants and homeowners, the elderly and persons with disabilities. The primary service area is Far Rockaway, Queens, with vital housing services provided to all of Queens County and the entire New York City metropolitan area. The organization assists individuals in locating decent affordable housing in an environment that provides the dignity and services that enable them to improve their lives and the lives of their families.

Metro Interfaith Service, Inc.

Binghamton, NY

\$20,000 – Comprehensive Counseling

Founded in 1968, Metro Interfaith Service, Inc. (Metro Interfaith) is a private, ecumenical, not for profit corporation serving the housing needs of low- and moderate-income families and elderly residents of Broome County. A HUD-approved housing counseling Agency 1972, Metro Interfaith provides housing counseling services in pre-rental, mortgage default, rental delinquency, pre-purchase, budget and money management and reverse mortgages.

National Urban League (NUL)

New York, NY

\$636,566 – Comprehensive Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of 32 local affiliates in 21 states. NUL affiliates provide comprehensive housing counseling services, including pre- and post-purchase counseling. In addition, affiliates tailor their services to address the unique needs of the communities they serve, including providing education and outreach on predatory lending and fair housing issues; directing clients to mortgage products with flexible underwriting criteria; and encouraging the unbanked to use financial services as a way to enhance their credit worthiness. NUL also coordinates its counseling activities with a diverse group of public

and private organizations in unique ways that benefit their clients, including collaborating with Fannie Mae to develop a flexible mortgage instrument to fit the needs of low-income minorities.

Neighborhood Housing Services of New York City

New York, NY

\$24,555 – Comprehensive Counseling

Neighborhood Housing Services of New York City, (NHS) is a citywide, not-for-profit community organization working to increase investment in underserved neighborhoods. NHS maintains not only a central citywide headquarters, but also seven neighborhood offices and three Homeownership Centers in the five boroughs of New York City. NHS focuses its efforts on traditionally low-income, minority inhabited neighborhoods such as Harlem and the Lower East Side in Manhattan. In 2005, NHS educated over 15,000 potential and existing homeowners through its innovative education programs. The organization's outreach initiatives help transcend barriers to homeownership—such as blemished credit, lack of savings, low levels of financial literacy, discrimination or predatory lending practices.

Neighbors Helping Neighbors, Inc.

Brooklyn, NY

\$25,857 – Comprehensive Counseling

Since 1990, Neighbors Helping Neighbors, Inc. (NHN) has successfully served tenants, homebuyers and owners of small properties and small businesses with a focus on the Latino community. NHN's mission is to enable low- and moderate-income people to build assets for their families and Brooklyn communities by securing, improving and owning their homes and businesses. NHN provides a full-service housing counseling program that includes homebuyer education and counseling, mortgage delinquency, home improvement counseling, and rental housing counseling.

Northfield Community Local Development Corp.

Staten Island, NY

\$26,507 – Comprehensive Counseling

Founded in 1978, Northfield Community Local Development Corp. provides community improvement and advocacy. The majority of its clients live on the Island's North Shore where the highest percentage of the borough's low-income, minority and senior citizens reside. In 2005, the organization served approximately 400 clients with comprehensive housing counseling services.

Opportunities for Chenango, Inc.

Norwich, NY

\$31,062 – Comprehensive Counseling

Opportunities for Chenango, Inc. (OFC) is a not-for-profit organization established to eliminate poverty through self-sufficiency programs that promote respect for human dignity, the ability of the individual to determine his/her own future, family solidarity and development. OFC is a designated NeighborWorks® America member and provides the housing choice voucher, first time homebuyer and transition housing programs.

Oswego Housing Development Council, Inc.)

Parish, NY

\$37,150 – Comprehensive Counseling

Founded in 1979, Oswego Housing Development Council, Inc. (OHDC) is a private, nonprofit organization that provides a broad range of housing resources for persons of low- and moderate-income in Oswego County. OHDC provides counseling services to include homeownership, housing rehabilitation, fair housing advocacy and economic development opportunities.

Putnam County Housing Corp.

Carmel, NY

\$28,459 – Comprehensive Counseling

Established in 1982, Putnam County Housing Corp. (PCHC)'s mission is to provide safe, decent and affordable housing for every Putnam County resident. The organization provides comprehensive housing counseling services designed to meet the needs of all individuals requesting services.

Rockland Housing Action Coalition)

Nanuet, NY

\$30,412 – Comprehensive Counseling

Rockland Housing Action Coalition (RHAC) was incorporated in 1987 as an affordable housing developer to provide homeownership opportunities for Rockland County residents. RHAC's homeownership/financial counseling program is available in different languages because of the diverse population groups living in the county. The counseling program assists approximately 1,000 individuals annually by helping them resolve housing and financial issues.

Rural Ulster Preservation Company

Kingston, NY

\$33,015 – Comprehensive Counseling

Rural Ulster Preservation Company (RUPCO), a non-for-profit organization, was established over 20 years ago with the mission to create and develop affordable homeownership and rental opportunities, create understanding and acceptance of affordable housing initiatives, and to foster development and revitalization for a diverse community within Ulster County. RUPCO has established partnerships and alliances in developing creative solutions to existing housing problems, such as NeighborWorks® .

It includes services such as real estate development, rental assistance, counseling and emergency assistance, and owner occupied and rental rehabilitation.

Structured Employment Economic Development Corporation

New York, NY

\$1,726,208 – Comprehensive Counseling

Structured Employment Economic Development Corporation (Seedco), a national community development intermediary, creates opportunities for low-wage workers and their families by engaging with community partners and anchor institutions to develop, operate, and learn from model programs. Seedco develops replicable housing programs that improve community access to homeownership and low-interest lending and enhance local organizations' capacity to create affordable housing. Seedco also provides technical assistance to increase nonprofits' capacity to deliver homeownership services within local neighborhoods and offers financial assistance to eligible community-based organizations through below-market financing. In addition, Seedco's anti-predatory lending initiative combats pernicious practices that force homeowners into highly unfavorable home improvement loans.

Strycker's Bay Neighborhood Council

New York, NY

\$21,301 – Comprehensive Counseling

Founded in 1959, Stryckler's Bay Neighborhood Council (SBNC) is a community center that provides New York City's working poor and fixed income families with capacity building programs that foster economic stability and personal growth. SBNC consists of three main programs, including a Tenant Advocacy and Housing Counseling Program, the Learning Action Center for Academic Success and Achievement and an Information, Referral and Advocacy service. SBNC and its dedicated staff provide services to over 1,200 families and individuals each year.

Tri-County Housing Council

Big Flats, NY

\$25,206 – Comprehensive Counseling

Tri-County Housing Council is a nonprofit housing agency in upstate New York that provides housing assistance to low- and moderate-income families in Chemung, Schuyler and Steuben Counties. The Council offers an eight-hour first time homebuyer education class that covers all of the basics of buying a home. The Council has expanded its program to assist over 1,200 families in the region.

Troy Rehabilitation and Improvement Program (TRIP)

Troy, NY

\$37,967 – Comprehensive Counseling

Founded in 1968, Troy Rehabilitation and Improvement Program (TRIP) has developed a diverse range of programs and services to assist homebuyers and existing homeowners in the City of Troy and throughout Rensselaer County. TRIP has helped more than 1,000 people purchase or maintain their homes. Homeownership services include pre- and post-purchase counseling, matched savings program, landlord training, financial literacy, default counseling, reverse mortgage counseling, home maintenance training, and rehabilitation inspections; and homebuyer education classes are offered in English or Spanish.

Westchester Residential Opportunities, Inc.

White Plains, NY

\$28,459 – Comprehensive Counseling

Established in 1968, Westchester Residential Opportunities, Inc.(WRO) is a not-for-profit organization that helps low- and moderate-income households locate and maintain decent and affordable housing. WRO provides comprehensive housing counseling services that are designed holistically to help individuals and families resolve their needs and sustain permanent housing. All services are free and available in Spanish and English.

Western Catskills Community Revitalization Council, Inc.,

Stamford, NY

\$27,158 – Comprehensive Counseling

Since 1981, Western Catskills Community Revitalization Council, Inc. (Western Catskills) has been a New York State Division of Housing and Community Renewal Rural Preservation Company. Western Catskills has been involved in rehabilitating affordable homes and first time homebuyer programs since 1985. The agency is a HUD-approved Counseling Agency that offers counseling information on mortgages, credit, debt consolidation, bankruptcy, Home Equity Conversion Mortgages (HECMs), and budgeting.

NORTH CAROLINA

Affordable Housing Coalition of Asheville and Buncombe Counties, Inc.

Asheville, NC

\$27,210 – Comprehensive Counseling

Founded in 1991, The Affordable Housing Coalition is a nonprofit agency that serves Asheville and Buncombe Counties coordinates the efforts of housing providers and increases access to decent, safe, and affordable housing for low-income families. The Coalition consists of twelve member agencies including Habitat for Humanity, The Coalition for Homelessness, and the Community Relations Council. It has received HUD funding in the last several years. In fiscal year 2004-2005, the agency's Home Base Housing Counseling program provided counseling outreach to 371 low to moderate-income families. The Coalition's services and advocacy efforts directly link more than

half of the 14 guiding principles under the City of Asheville's Consolidated plan. The Affordable Housing Coalition of Asheville and Buncombe County continues to serve as a voice and means for the housing developers and service providers of advocacy for housing issues.

Choanoke Area Development Association of North Carolina, Inc.

Rich Square, NC

\$22,403 – Comprehensive Counseling

Choanoke Area Development Association of North Carolina, Inc. (CADA) is a HUD-certified Counseling agency, four-county community action agency that has provided comprehensive services for 43 years to residents living in Bertie, Halifax, Hertford and Northampton counties. All programs and services target low-income families and have a goal of assisting families in moving towards economic and financial self-sufficiency. CADA's mission is to foster family and community wealth. CADA has developed programs to address comprehensive housing issues such as water/waste infrastructure needs, down payment and closing cost assistance, landlord education, fair housing and the availability of affordable housing. During fiscal year 2004-2005, the agency provided counseling assistance to 451 clients in the areas of pre- and post purchase, homebuyer education, delinquency/default, home equity conversion mortgage and homeless/displacement.

Consumer Credit Counseling Service of Forsyth County, Inc.

Winston-Salem, NC

\$50,202 – Comprehensive Counseling

The Consumer Credit Counseling Service of Forsyth County Inc. (CCCS) serves disadvantaged, low-income members of the City of Winston-Salem and Forsyth County, North Carolina. Avid research has proven that the affordable housing problems in Forsyth are the result of economic conditions rather than high costs or structural impediments. These findings have prompted CCCS to develop a program designed to enhance the City of Winston-Salem's efforts to further affirmative housing, and housing choice among African Americans, Hispanics, the elderly, the disabled, and low-income families with children. During the previous 2004-2005 HUD fiscal year, the CCCS has not only succeeded, but has overwhelmingly exceeded its expectations for clientele. Over 2,233 clients were able to receive housing assistance through CCCS.

Consumer Credit Counseling Service of Western North Carolina

Asheville, NC

\$38,053 – Comprehensive Counseling

The Consumer Credit Counseling Service (CCCS) of Western North Carolina, Inc. began in 1975, and has been a HUD Certified Comprehensive Housing Counseling Agency since 1979. CCCS is the only HUD certified housing counseling agency serving all of the 18 northwestern-most counties of North Carolina. Additionally, they are the only western North Carolina agency with HECM certified housing counselors. CCCS has

received HUD grant funds for 22 of the agency's 26 years of operation. CCCS has assisted over 18,000 people through financial and housing counseling services. In the last five years. During the last 2004-2005 HUD fiscal year alone, 686 clients were able to receive assistance with their housing needs from the Consumer Credit Counseling Service of Western North Carolina.

Cumberland Community Action Program, Inc.

Fayetteville, NC

\$29,613 – Comprehensive Counseling

Through its Consumer Credit Counseling Services program, the Cumberland Community Action Program, Inc. delivers housing, mortgage default, reverse mortgage, and credit counseling, as well as educational services through its network of 10 branch locations serving eastern North Carolina. The Agency has demonstrated with each HUD grant that it has the ability to deliver successful completions of grant goals, while having a positive impact on the community it serves. During the 2004-2005 fiscal year, this agency has counseled over 125 clients on their housing issues. Of these clients, 87 materialized their dream of becoming first time homebuyers.

Durham Regional Financial Center DBA Durham Community Development Group

Durham, NC

\$30,000

The Durham Regional Community Development Group (DRCDG) is a nonprofit agency that provides comprehensive counseling services to residents living in the City of Durham and Durham County. DRCDG's menu of services includes pre- and post-purchase, rental, default/delinquency, HECM and disaster recovery counseling as well as homebuyer education. DRCDG anticipates expanding the one-on-one counseling sessions and increasing its workshop offerings to reach more people needing these specific types of counseling services. With contributions from HUD funding as well as from other resources, the agency reached over 1000 clients during FY 2004-05. With increased funding from this year's allocation, DRCDG expects to provide services to an estimated 1,700 clients with approximately 10 being mortgaged ready by the end of the grant year.

Elizabeth City State University

Elizabeth City, NC

\$45,671 – Comprehensive Counseling

The Community Development Center located at Elizabeth City State University provides housing counseling services to low- and moderate-income residents of rural northeastern North Carolina, including Pasquotank, Perquimans, Currituck, Camden, Gates, and Chowan Counties. Clients are counseled on a range of housing topics including homeownership, tenants' rights, evictions, default, delinquency, predatory lending, and reverse mortgage counseling. A HUD-approved agency since 1999, the agency plans to utilize this year's grant award to further its housing counseling mission with a particular

focus on first time homebuyers. Between the years of 2004 and 2005, the Elizabeth City State University has counseled 369 clients with a range of housing needs.

Greensboro Housing Coalition, Inc.

Greensboro, NC

\$38,053 – Comprehensive Counseling

The Greensboro Housing Coalition Inc. believes in the importance of comprehensive housing counseling services so they can provide seamless individual assistance with every aspect of finding safe, affordable housing free from discriminatory practices. As a comprehensive housing counseling agency, they provide a continuum of housing counseling services to address the needs in our community. They offer pre-purchase homebuyer counseling, counseling to resolve or prevent mortgage delinquency or default, Homeless services, and Home Equity Conversion assistance through their programs. During HUD fiscal year 2004-2005, the Greensboro Housing Coalition was able to assist 746 clients during one-on-one sessions, and 177 during group education.

Highland Family Resource Center, Inc.

Gastonia, NC

\$36,849 – Comprehensive Counseling

The Highland Family Resource Center, Inc. (HFRC) is a nonprofit organization whose purpose is to promote and expand homeownership opportunities for low-income families. HFRC is a HUD-approved comprehensive housing counseling agency that provides homebuyer education classes, HECM counseling, rental housing assistance, foreclosure prevention, budgeting counseling, and credit counseling to residents of Gaston, Lincoln, and Cleveland Counties. In addition to the above listed housing programs, the agency also provides onsite education and life-skills classes. During the previous 2004-2005 HUD fiscal year, HFRC assisted over 344 clients with their immediate housing needs.

Housing Authority of the City of High Point

High Point, NC

\$34,442 – Comprehensive Counseling

The Housing Authority of the City of High Point (HPHA) provides eligible families and individuals with affordable housing, economic advancement, and homeownership opportunities in safe, drug-free, suitable living environments without discrimination. Chartered in 1940, HPHA has been committed to providing homeownership opportunities for its residents for over 30 years. The agency became a HUD-approved housing counseling agency in 2004, providing pre-purchase, default/foreclosure, and rental counseling. During the 2004-2005 fiscal year, HPHA counseled 265 clients. Of those served, 19 were able to purchase housing, 45 became mortgage ready after long-term counseling, and 28 entered a lease-purchasing program.

Johnston-Lee-Harnett Community Action, Inc.

Smithfield, NC

\$20,000 – Comprehensive Counseling

Johnston-Lee-Harnett Community Action, Inc. (JLHCA) is a private, nonprofit organization whose mission is to provide comprehensive housing counseling services in Johnston, Lee, and Harnett Counties. JLHCA provides credit counseling, pre-purchase counseling, budget and money management, and HECM counseling. In addition, JLHCA offers Individual Developmental Accounts (IDA) that can be used to pursue homeownership. During the 2004-2005 fiscal year, JLHCA provided outstanding service to more than 300 clients.

Monroe Union County Community Development Corporation

Monroe, NC

\$35,646 – Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a nonprofit organization providing affordable single family housing to low- and moderate-income families in Union County. The agency's mission is to help families obtain affordable housing and promote local economic development through education and training. MUCCDC manages 65 low- and moderate-income units with the cooperation of public and private partners. During FY 2004-2005, the agency provided one-on-one counseling services to 439 clients.

Northwestern Regional Housing Authority

Boone, NC

\$32,016 – Comprehensive Counseling

The Northwestern Regional Housing Authority (NRHA) is a public, nonprofit corporation that serves as a performance-based contractor for the federal and state governments and for private firms in developing and managing affordable housing. Ranking 7th of the 99 largest North Carolina Housing Authorities, NRHA has been a HUD-approved housing counseling agency since 1981. In addition to the provision of direct housing assistance, NRHA participates in and actively promotes a variety of special programs. Housing counseling is provided in the areas of pre-purchase, homebuyer education, post-purchase non-default counseling, mortgage default, reverse mortgage/HECM, and predatory lending. During the 2004-2005 fiscal year, the NRHA served 523 clients.

Olive Hill Community Economic Development Corporation

Morganton, NC

\$28,412 – Comprehensive Counseling

The Olive Hill Community Economic Development Corporation is a nonprofit organization developed to promote economic opportunity, sustainable development, and community-based partnerships in low- to moderate-income communities. OHCEDC has served Burke County and the surrounding areas since October of 1999 and is a HUD-certified housing and credit counseling agency. During the 2004-2005 fiscal year,

OHCEDC counseled 162 clients, of which 10 became mortgage ready after long-term counseling and 16 entered into a debt management or repayment program.

Prosperity Unlimited, Inc

Kannapolis, NC

\$50,202 – Comprehensive Counseling

Prosperity Unlimited, Inc. is a nonprofit organization with a mission to provide reform to its existing housing stock for low- and moderate-income homeowners and renters. Among many other services, Prosperity provides homeless/displacement counseling, predatory lending, HECM, non-delinquency post-purchase default counseling, homebuyer education, and rental counseling. Prosperity also provides rental assistance to low-income households. During the 2004-2005 HUD fiscal year, Prosperity Unlimited has counseled 454 clients, with 30 becoming mortgage ready, and 11 becoming first time homeowners. With the use of this grant, the agency proposes that 60 percent of their future clientele will be counseled under pre-purchase, default counseling, and first time education courses, which seek to provide information on fair housing, predatory lending, and down payment assistance.

River City Community Development Corporation

Elizabeth City, NC

\$26,008 – Comprehensive Counseling

Located in northeast North Carolina, the River City Community Development Corporation (RCCDC) is classified as a nonprofit organization whose mission is to improve the quality of life for community residents through homeownership, job creation, youth development, business and economic development, and cultural awareness. A driving force in its community, RCCDC has been successful in developing a 17-unit single family affordable housing subdivision, as well as an affordable housing subdivision reserved for the senior citizen community. During the 2004-2005 fiscal year, this agency was able to assist 250 clients with their various housing needs.

Sandhills Community Action Program

Carthage, NC

\$20,000 – Comprehensive Counseling

Sandhills Community Action Program (SCAP) was established in August of 1965 as a private, nonprofit corporation to provide community and individual services as part of a nationwide anti-poverty effort. SCAP's mission is to empower low-income people to attain the skills, knowledge, motivation, and opportunities they need to become self-sufficient. As part of this mission, SCAP provides housing counseling services and education to low-income people for access to decent affordable homes. During FY 2004-2005, SCAP assisted 824 clients with their housing needs.

Statesville Housing Authority

Statesville, NC

\$32,016 – Comprehensive Counseling

The Statesville Housing Authority Homeownership Program provides housing counseling services to Iredell County and the surrounding area, with a focus on the south Statesville neighborhoods. The agency served 262 clients in FY 2004-2005, offering services including homebuyer and post-purchase educational workshops, pre- and post-purchase counseling, mortgage refinance counseling, credit management and repair, money management and budgeting, predatory lending counseling, reverse mortgage counseling, and rental assistance. Statesville Housing Authority has been pursuing the Homeownership Option with the Housing Choice Voucher Program since 2001.

Twin Rivers Opportunities, Inc.

New Bern, NC

\$29,613 – Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO) is a nonprofit housing counseling organization that exists to serve residents of Craven, Jones, and Pamlico Counties. For more than 30 years, TRO has provided both HUD Section-8 Rental Assistance and U.S. Department of Energy programs, serving approximately 900 clients. During FY 2004-2005, TRO provided housing assistance to more than 1200 clients, of which 796 required rental assistance. The agency provides group and one-on-one sessions covering a variety of topics including money and credit management, working with a real estate agent, financing a home, and preparing for home inspections.

Western Piedmont Council of Governments

Hickory, NC

\$27,210 – Comprehensive Counseling

The Western Piedmont Council of Governments (WPCOG) is one of 18 leading regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the counties of Alexander, Burke, Caldwell, and Catawba. The agency facilitates regional cooperation and provides local governments with technical assistance and professional services. During the 2004-2005 fiscal year, WPCOG provided pre-purchase counseling, homebuyer education, delinquency counseling, non-delinquency post-purchase counseling, HECM counseling, post-purchase education and rental counseling to 356 clients.

Wilmington Housing Finance & Development, Inc.

Wilmington, NC

\$45,671 – Comprehensive Counseling

Wilmington Housing Finance and Development, Inc. (WHFD) was organized in 1987 to provide affordable housing and otherwise address the housing needs of low- to moderate-income families. WHFD began providing housing counseling services in 1989 and became a HUD-certified housing counseling agency in 2001. One of two HUD-certified housing counseling agencies within a six-county area in southeastern North Carolina,

WHFD counseled 105 clients during the 2004-2005 fiscal year. Of those counseled, 14 were able to purchase housing and 19 became mortgage ready.

NORTH DAKOTA

North Dakota Housing Finance Agency

Bismarck, ND

\$141,300 – Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public institution, dedicated to making housing affordable for North Dakota's residents. By providing financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing. Through the popular "first-time homebuyer programs", the agency has acquired more than 28,000 single family loans, the majority of which NDHFA began servicing in-house in 1991 to make payment service easily accessible to borrowers. NDHFA is also very involved in providing affordable rental options for North Dakota's low-income citizens. More than 4,000 families live in privately owned properties for which NDHFA administers HUD rental subsidies and provides regulatory oversight. As part of the NDHFA's objective of meeting the state's affordable housing needs, the Helping Housing Across North Dakota Program (Helping HAND) was developed to assist local communities in leveraging other funds for locally determined housing needs. The agency has initiated a HomeAccess Program to make housing available for purchase by the disabled, elderly, or single-parent families even though they may have owned a home in the past.

Southeastern North Dakota Community Action Agency

Bismarck, ND

\$20,000 - Comprehensive Counseling

Southeastern North Dakota Community Action Agency (SENDCAA) is a private, nonprofit organization committed to providing a range of services and activities designed to alleviate poverty and give low-income people the opportunity to improve their standard of living and achieve self-sufficiency. A combination of Federal, state, and private resources enable SENDCAA'S s low- and moderate-income clients attain safe, decent, and affordable housing. Partnerships are developed with other community and faith based organizations, involving low-income clients in the agency's operations while administering a full range of coordinated programs designed to have a measurable impact on poverty.

OHIO

Community Action Commission of Belmont County, Inc.

Saint Clairsville, OH

\$26,507 – Comprehensive Counseling

Since 1996, the Community Action Commission of Belmont County, Inc. (CAC) has provided first time homebuyer education and counseling to customers in Ohio and West Virginia with the aim of strengthening community and nurturing self-sufficiency through the promotion of safe, decent, and affordable homeownership and rental housing opportunities. CAC provides one-on-one counseling for pre- and post-purchase customers, money/debt management counseling, mortgage delinquency and default resolution counseling, predatory lending counseling, rental/fair housing counseling, and counseling for the homeless.

Community Housing Solutions (CHS)

Cleveland, OH

\$27,809 – Comprehensive Counseling

CHS, formerly known as Lutheran Housing Corporation, was founded in 1973. The organization has provided sustainable homeownership opportunities to low- and moderate-income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling and free tool loans. Each year, approximately 2,000 residents of Cuyahoga County receive housing counseling and 1,500 residents receive home repair assistance.

Fair Housing Contact Service (FHCS)

Akron, OH

\$23,254 – Comprehensive Counseling

FHCS was founded in 1965 to prevent and eliminate discrimination and promote equal housing opportunity in the Akron, Ohio area. The agency provides counseling services to first time homebuyers, refinancing information to homeowners, HECM counseling, default and foreclosure counseling, predatory lending counseling, and rental and homelessness counseling.

Fair Housing Resources Center, Inc.

Painesville, OH

\$27,809 – Comprehensive Counseling

The Fair Housing Resources Center, Inc. (FHRC) is a nonprofit organization serving the Lake County, Ohio area. The agency provides one-on-one counseling for individuals who need assistance in landlord/tenant rights, fair housing, loss mitigation, homeownership, and predatory lending. FHRC's work supports individuals in becoming self-sufficient and ensures the provision of safe, decent, and affordable housing.

Family Service Agency

Youngstown, OH

\$24,738 – Comprehensive Counseling

Family Service Agency (FSA) is a nonprofit organization that has been serving the Mahoning Valley for nearly 100 years. The agency responds to the changing needs of its

community by providing an array of services that empower, enhance, and strengthen families. FSA's housing counseling services include pre-purchase, post-purchase, homebuyer education, mortgage delinquency and default resolution, loss mitigation, and renters assistance.

Mid-Ohio Regional Planning Commission

Columbus, OH

\$30,000 – Comprehensive Counseling

The Mid-Ohio Regional Planning Commission (MORPC) is a voluntary association of local governments in mid-Ohio. MORPC serves as a nonprofit regional planning agency created under federal and state laws. Some of MORPC's major challenges and community opportunities include improving the quality of life for residents by increasing the supply of affordable housing and opportunities for homeownership; promoting fair housing, jobs, and economic opportunity; and reducing homelessness. MORPC has operated homeownership education and counseling programs for first time homebuyers since 1994.

Northwest Ohio Development Agency

Toledo, OH

\$20,103 – Comprehensive Counseling

The Northwest Ohio Development Agency (NODA) was founded in 1998, and became a HUD-certified housing counseling agency in 2006. NODA helps its clients become self-sufficient and builds stable communities by providing housing counseling services including predatory lending counseling and foreclosure assistance.

Stark Metropolitan Housing Authority

Canton, OH

\$ 21,952 – Comprehensive Counseling

Stark Metropolitan Housing Authority (SMHA), located in Stark County, delivers various housing counseling services including homebuyer education, pre-purchase counseling, post-purchase counseling, money/debt management, credit restructuring, renters assistance, and mortgage delinquency counseling. SMHA's housing counseling program encourages participation in a homebuyer education workshop followed by individual one-on-one counseling sessions.

Working In Neighborhoods

Cincinnati, OH

\$29,110 – Comprehensive Counseling

Working In Neighborhoods (WIN) is a nonprofit organization that works to revitalize communities and help families build equity by providing homebuyer education and support for current homeowners. The organization sponsors homebuyer and credit counseling, provides financial literacy classes, renovates and builds homes for first time

homeowners, and trains neighborhood residents to work together to improve their communities.

WSOS Community Action Commission, Inc.

Fremont, OH

\$27,158 – Comprehensive Counseling

WSOS Community Action Commission, Inc. (WSOS) has been providing housing counseling services for the homeless, those at risk of becoming homeless, potential renters, and purchasers within rural northwestern Ohio for over 25 years. Housing counseling services are provided in one-on-one or group counseling sessions. The primary objectives of the housing counseling activities are to expand homeownership opportunities, improve access to affordable housing, and assist families and individuals to meet the responsibilities of tenancy and homeownership.

OKLAHOMA

Consumer Credit Counseling of Central Oklahoma, Inc.

Bethany, OK

\$85,000 – Comprehensive Counseling

Consumer Credit Counseling of Central Oklahoma(CCCS), offers free sessions with our professional counselors to help individuals in need of financial guidance work out a plan and learn great money management tips to plan for periodic expenses such as car repair, home repair, illness, or unplanned purchases. For clients who need it, CCCS offers a low cost (\$10.00 to \$35.00 monthly fee) repayment plan. Clients can typically repay all of their creditors on this plan in less than 5 years. CCCS works to provide free, early intervention mortgage delinquency counseling to help people save their homes and avoid foreclosure. CCCS offers pre-purchase homebuyer counseling as individuals prepare for homeownership. They also work with Habitat for Humanity, different housing authorities and other agencies as work to increase homeownership, make the home-buying process less complicated and less expensive and help HUD-assisted renters become homeowners. Each year CCCS performs many free educational presentations for high school, college students, civic organizations, employers and other groups.

Community Action Project of Tulsa County

Tulsa, OK

\$35,763 – Comprehensive Counseling

Community Action Project of Tulsa County (CAP) is a nonprofit anti-poverty agency with a history of providing a variety of services to low-income people for more than 30 years. CAP is the designated community action agency serving Tulsa County. CAP's mission is to help individuals and families in economic need achieve self-sufficiency in an environment of respect. CAP is one of the major service providers to Tulsa's low-income community. CAP has been a HUD-approved counseling agency since 1995. The agency has developed and implemented several programs to help low-income clients

prepare for home purchase and ownership and to increase the supply of quality, affordable homes in the low-income community.

Community Development Support Association, Inc.

Enid, OK

\$30,000 – Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private, nonprofit Community Action Agency established in 1980, and has been a HUD-certified housing counseling agency since 1998. CDSA's mission is to work with others to identify needs, secure resources, and deliver services that improve lives in our communities. CDSA achieves these goals by employing qualified staff to implement programs based on community needs that have been identified through research and needs assessments. CDSA provides comprehensive housing counseling including: Homebuyer education, mortgage delinquency/default counseling, home equity conversion mortgage (HECM) counseling, homeless services, and services to renters as well as services that promote energy efficiency.

Housing Authority of the City of Norman

Norman, OK

\$55,000 – Comprehensive Counseling

The Housing Authority of the City of Norman, a certified housing counseling agency, located in Norman, Oklahoma, assists low-income clients with affordable housing needs. Through the Norman Housing Authority and its nonprofit, the Norman Affordable Housing Corporation, services range from specialized housing for persons with persistent mental illness, elderly housing including handicapped equipped units, homeownership opportunities, subsidized rental programs for families, and housing for homeless high school students through a project based voucher program. The Norman Housing Authority also provides appropriate referrals regarding community based resources to meet unique and/or specific needs.

Housing Authority of the City of Shawnee

Shawnee, OK

\$46,271 – Comprehensive Counseling

Established in 1967, The Housing Authority of the City of Shawnee, Oklahoma is a public housing authority providing housing and housing assistance to the residents of Shawnee for over thirty years. In addition to providing public housing and Section 8 Housing Choice Vouchers, the Authority offers a wide array of resident services including Site Based Resident Councils, Family Self-Sufficiency Programs, Housing Counseling, ROSS elderly/disabled case management, and ROSS Homeownership Supportive Services. The Authority was recognized as a HUD-approved Housing Counseling Agency in, 2002. Housing counseling services offer a range of services: pre-purchase, rental, post-purchase delinquency and post purchase non-delinquency counseling. Services are offered both in one-on-one sessions with trained counselors and

in group workshop settings. The Authority has working relationships with a variety of community agencies that expand homeownership opportunities in our area including Shawnee Urban Renewal Authority, Mutual Self-Help Housing, Development Enterprises of Central Oklahoma, local banks, lenders and realtors.

Housing Partners of Tulsa, Inc.

Tulsa, OK

\$33,136 – Comprehensive Counseling

Established in 1991, Housing Partners of Tulsa, Inc. (HPT) is a nonprofit corporation. HPT's mission is to provide a wide range of affordable housing options and promote programs that lead to self-sufficiency and homeownership for low- to moderate-income Tulsans. HPT seeks to promote homeownership in the Tulsa metropolitan area through a variety of housing counseling and homebuyer education services. HPT also acquires distressed properties, rehabilitates those properties, and makes them available to purchase through its homeownership program. HPT partners with the City of Tulsa's HOME and Homeownership Tulsa (HOT) programs, as well as Fannie Mae and local realtors and mortgage companies, to provide homeownership services not otherwise provided. Services available include homeownership education classes, post-purchase homeownership classes, one-on-one homeownership counseling, predatory lending counseling, and mortgage delinquency/default prevention counseling. Working in cooperation and collaboration with the Tulsa Housing Authority (THA), HPT serves as a vehicle through which to meet the pressing demand for housing for low-income people.

Ki Bois Community Action Foundation, Inc.

Stigler, OK

\$59,830 – Comprehensive Counseling

Ki Bois Community Action Foundation, Inc. is a nonprofit organization that provides a myriad of services in Haskell, Latimer, Leflore and Pittsburg counties. Ki Bois Community Action Foundation, Inc. provides housing counseling services to individuals and families residing in the four county service areas. These services include pre-purchase counseling, post-purchase counseling, default counseling and rental counseling. In addition, Ki Bois Community Action Foundation, Inc. sponsors homebuyer education workshops. There are no specific guidelines for qualifying for these services.

Stillwater Housing Authority

Stillwater, OK

\$30,000 – Comprehensive Counseling

Stillwater Housing Authority has been meeting the housing needs of low-income, elderly, and disabled residents in Stillwater for over 25 years. The mission of Stillwater Housing Authority is designed to "ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence" and recognize the residents as their ultimate customer." To facilitate this mission, Stillwater Housing Authority implemented a housing counseling program in 1997. The housing counseling

program was designed to address an array of housing needs for Stillwater residents. Examples of assistance may include activities like helping the client acquire decent, safe, and affordable rental housing or certifying first-time homebuyers. For each client, a housing counselor assesses the individual's housing needs, goals, and barriers to those goals. A realistic plan is made and then the counselor follows-up with the client on regular intervals.

OREGON

ACCESS, INC.

Medford, Oregon

\$62,195 – Comprehensive Counseling

Founded in 1976, ACCESS, Inc, provides a variety of counseling services to low and moderate-income residents of Jackson and Josephine counties. Their counseling services include, but are not limited to pre-purchase and post purchase education, rental and mortgage default and delinquency, reverse mortgage, securing and maintaining residence, and homeless prevention counseling. They also advise families and individuals on how to avoid predatory lending and other conditions that can result in a loss of equity, and avoid increased debt. Access Inc. anticipates servicing 691 clients with this grant.

Open Door Counseling Center

Hillsboro, Oregon

\$65,711 – Comprehensive Counseling

Established in 1984, the Open Door Counseling Center is the only HUD approved housing counseling agency to offer comprehensive housing counseling services to residents of Washington County, Oregon. The Open Door Counseling Center offers homebuyer and post purchase education classes and housing counseling for pre-purchase, mortgage delinquency and default, Home Equity Conversion Mortgage (HECM), Section 8 Homeownership Voucher Program, and the homeless. Open Door Counseling Center helps clients access down payment assistance programs, offers nationwide HECM telephone counseling, and serves homeless clients as a Washington County Homeless Drop-in Center. The Open Door Counseling Center proposes to serve 1,472 clients with its FY2006 HUD housing counseling grant.

UMPQUA Community Action Network Roseburg, OR

\$30,000 – Comprehensive Counseling

Founded in 1968, The Umpqua Community Action Network (UCAN) is a social services agency that serves the communities of Douglas County, Oregon. UCAN helps low-income families improve their lives through the operation of its 5 programs: (1) Food Shares (county-wide food bank); (2) Family Connections; (3) Head Start; (4) Transitions Program (skills building for low income women); and (5) Case Management, Housing and Emergency Support Services (CHESS Program). UCAN provides housing counseling services in HECM, rental, homeless, and pre-purchase. The goal of UCAN is

to target underserved populations, particularly those with special needs. UCAN projects to serve 59 housing counseling clients in FY2007 with HUD grants.

PENNSYLVANIA

ACORN Housing Corporation

Philadelphia, PA

\$1,821,596 – Comprehensive Counseling

Since 1985, ACORN Housing Corporation (AHC) has provided housing counseling for low- and moderate-income and minority households in 40 cities. AHC's affiliates help families qualify for mortgages and pursue mortgage refinancing, reverse mortgages, home improvement loans, and delinquency payment strategies. A national leader in fighting predatory lending, AHC has programs with major lenders to provide more flexible loan terms and lower costs. AHC also provides special programs for first time homebuyers; Spanish-speaking households; candidates for home repair and debt consolidation; and households with high interest rate loans.

Berks Community Action Program (BCAP)

Reading, PA

\$29,761 – Comprehensive Counseling

The Berks Community Action Program (BCAP) is a private, nonprofit Community Action Agency that has been providing services to the residents of the City of Reading and the County of Berks, PA for over 35 years. The agency works with individuals and communities to help reduce the causes and effects of poverty. BCAP's housing counseling activities include pre-purchase, delinquency/default, HECM, and rental counseling. All counseling sessions are one-on-one and provided free to clients.

Blair County Community Action

Altoona, PA

\$26,507 – Comprehensive Counseling

Blair County Community Action (BCCAP) was incorporated in 1965 as a private, nonprofit corporation. Over the past 5 years, the agency has developed a comprehensive support system to address the housing needs of Blair County residents. BCCAP provides assistance to families on issues such as home purchase, mortgage delinquency, rental, and eviction.

Bucks County Housing Group, Inc.

Wrightstown, PA

\$23,254 – Comprehensive Counseling

The Bucks County Housing Group, Inc. (BCHS) is a private, nonprofit social service organization that has responded to the complex housing and social service needs of Bucks County for over 25 years, opening the first emergency shelter for the homeless in

the county in 1980. BCHS offers a first-time homebuyer program, provides comprehensive housing counseling, and administers the Homeowner's Emergency Mortgage Assistance Program (HEMAP).

Center for Family Services, Inc.

Meadville, PA

\$30,412 – Comprehensive Counseling

The Center for Family Services, Inc. is a Local Housing Counseling Agency offering housing counseling services since 1991. The Center provides counseling to the homeless and near homeless population of Crawford County; serves consumers in Mercer and Venango Counties in the areas of loss mitigation, homebuyer education, reverse mortgages, low-income loan packaging and predatory lending; and offers comprehensive housing counseling to Crawford, Mercer, and Venango residents.

Chester Community Improvement Project, Inc.

Chester, PA

\$29,110 – Comprehensive Counseling

The Chester Community Improvement Project, Inc. (CCIP) is a community-based organization with the mission of helping to “revitalize the City of Chester by building the base of homeownership.” CCIP’s mission is accomplished through housing rehabilitation, new construction, mortgage counseling, and job training programs. CCIP has been providing pre-purchase and post-purchase counseling to residents of the City of Chester and Delaware County since 1996. To date, 2,572 low- and moderate-income families received counseling services and approximately 450 families achieved their goal of homeownership.

Commission on Economic Opportunity

Wilkes-Barre, PA

\$32,364 – Comprehensive Counseling

Incorporated in 1966, the Commission on Economic Opportunity (CEO) is a private, nonprofit corporation that has developed a wide variety of programs to meet the needs of the poor and elderly of Luzerne County. CEO provides more than 20 services, including housing counseling, to low-income individuals and families with a goal of increasing social and economic independence by reducing dependence on the aid and support of welfare programs.

Community Action Committee of the Lehigh Valley, Inc.

Bethlehem, PA

\$29,761 – Comprehensive Counseling

The Community Action Committee of the Lehigh Valley, Inc. (CACLV) was incorporated in 1965 as a nonprofit corporation in order to combat poverty. The corporation provides programs that meet basic needs while encouraging self-sufficiency,

and contributes to the economic and community development of low-income neighborhoods. CACLV provides services including education and counseling for homebuyers, homeowners, tenants, and landlords.

Community Action Southwest

Washington, PA

\$31,062 – Comprehensive Counseling

Community Action Southwest (CAS) is a nonprofit agency founded in 1965 to assist residents in Washington and Greene Counties attain the skills, knowledge, motivation, and opportunity to become self-sufficient. The agency's housing counseling program addresses client needs from homelessness to homeownership, and focuses on pre-purchase, HECM, mortgage default, pre-rental, loss mitigation, post-purchase, and predatory lending.

Fayette County Community Action Agency, Inc.

Uniontown, PA

\$26,507 – Comprehensive Counseling

The Fayette County Community Action Agency, Inc. (FCCAA) is a nonprofit, community-based organization incorporated in 1966. The organization's mission is to strengthen individuals and families to become more self-sufficient. FCCAA encourages families to take advantage of opportunities, improve the conditions in which they live, and take ownership of their communities. The agency's programs include residential and in-home services for older adults and comprehensive housing services.

Garfield Jubilee Association

Pittsburgh, PA

\$30,412 – Comprehensive Counseling

The Garfield Jubilee Association (GJA) is a nonprofit community development organization that has served Allegheny County for 20 years. The objectives of its homebuyer education and counseling programs are to increase homeownership rates for low- and moderate-income families; provide 24 to 26 months of post mortgage counseling to ensure that families are not victims of foreclosures; and help revitalize and create diverse neighborhoods through homeownership opportunities. Last year, GJA provided comprehensive housing counseling to 4,580 low- and moderate-income families.

Greater Erie Community Action Committee

Erie, PA

\$30,412 – Comprehensive Counseling

The Greater Erie Community Action Committee (ECAC) was established over 40 years ago to combat poverty in Erie County, PA. The agency provides housing counseling services including rental and default/delinquency counseling. GECAC programming also

advances efforts to provide residents the opportunity to live in decent and affordable housing.

Housing Alliance of York

York, PA

\$25,206 – Comprehensive Counseling

The Housing Alliance of York is the result of a 2006 merger between the Housing Council of York and the Housing Initiatives Community Development Corporation (Housing Initiatives CDC). While Housing Initiatives CDC will remain a separate, affiliated agency of the Housing Alliance, it will share common management and operations to more effectively meet the affordable housing needs of York County. The Housing Alliance of York will continue to deliver the array of housing programs and services implemented by its predecessors, including rental assistance, down payment and closing cost assistance, mortgage default programs, tenant landlord workshops, tenant and landlord complaints, and first-time homebuyers workshops.

Housing Authority of the County of Butler

Butler, PA

\$26,507 – Comprehensive Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. Initiated in 1997 to assist traditionally under-served low- to moderate-income residents in achieving successful homeownership, the housing counseling program targets families at or below 80 percent of area median income. These families include single mothers, persons with disabilities, the elderly, and Welfare to Work participants. Counseling services include pre-occupancy, rental, delinquency/default, eviction/foreclosure prevention, pre-purchase, post-purchase, first-time homebuyer, and homeownership.

Lawrence County Social Services, Inc.

New Castle, PA

\$20,651 – Comprehensive Counseling

Lawrence County Social Services, Inc., incorporated in 1974, is dedicated to enhancing the quality of life within Lawrence County by eliminating the causes and effects of poverty by mobilizing and directing resources to assist, educate, and promote self-sufficiency. The agency provides comprehensive housing counseling services including pre-purchase, post-purchase and homebuyer education, and delinquency/default, rental, and homeless counseling.

Media Fellowship House

Media, PA

\$28,459 – Comprehensive Counseling

Media Fellowship House is a non-sectarian, non-political group that promotes understanding and acceptance of all people without regard to race, culture, gender, age or disability. The organization, located in Delaware County, has been in operation for more than 60 years, with its housing counseling services reaching as far as Chester, Bucks, Montgomery, and Philadelphia Counties. Media Fellowship House helps low- and moderate-income individuals and families attain the dream of homeownership by providing education and funding for potential first-time homebuyers. It also helps clients avoid losing their homes to foreclosure by providing individual counseling.

Mon Valley Initiative (MVI)

Homestead, PA

\$1,000,000 – Comprehensive Counseling

Incorporated in 1988, Mon Valley Initiative (MVI) is a nonprofit coalition of community development corporations from communities along the Monongehela River in Southwestern Pennsylvania. MVI has four primary areas of focus: Housing Counseling, Workforce and Business Development, Real Estate/Housing Development, and Community Outreach. In 2005, MVI significantly expanded services by merging with Housing Opportunities, Inc. (HOI). HOI had provided housing counseling to low- and moderate-income homebuyers and homeowners in the Pittsburgh area since 1975 and served as a HUD approved national housing counseling intermediary since 1988, coordinating a network of 30 sub-grantee agencies in 14 states. All of the services once provided by HOI are now under the guidance of MVI.

Mt. Airy, USA

Philadelphia, PA

\$29,761 – Comprehensive Counseling

Mt. Airy, USA is a nonprofit organization established in 1980 to utilize real estate development strategies to revitalize communities. The agency offers comprehensive housing counseling services to low- and moderate-income first-time homebuyers, as well as older homeowners. The services provided include mortgage counseling, financial management, anti-predatory loan counseling, and avoiding mortgage default and delinquency. The agency has served nearly 3,000 individuals over its 10 years of counseling experience. Each year more than 25 percent of Mt. Airy USA's clients become successful homeowners, generating more than \$2 million in new mortgages within the Philadelphia area.

Pennsylvania Housing Finance Agency

Harrisburg, PA

\$112,000 – Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA) was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, people of modest means, and people with disabilities. To meet this mandate,

PHFA operates three basic programs: a single-family homeownership initiative, a multifamily rental housing development effort, and a foreclosure abatement program. As a self-supporting corporation, PHFA has provided more than \$7 billion in funding and tax credits for 110,000 home mortgage loans and 60,000 apartment units. The agency has saved 31,000 homes from foreclosure. PHFA also conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers more than 40,000 Homeownership Voucher Program subsidized unit contracts, and acts as an advocate to promote the benefits of decent affordable shelter for those who need it most.

Philadelphia Council for Community Advancement (PCCA)

Philadelphia, PA

\$29,110 – Comprehensive Counseling

The Philadelphia Council for Community Advancement (PCCA) has served the greater Philadelphia area for more than 44 years. The agency provides high quality, comprehensive housing counseling services to a broad-based constituency, including women, people with disabilities, immigrants, and low- and moderate-income families. PCCA has assisted over 76,000 individuals and families to date, with home buying and financing, reverse mortgage counseling, and homelessness prevention strategies critical to helping families to become self-sufficient and avoid foreclosure and eviction.

Schuylkill Community Action (SCA)

Pottsville, PA

\$20,110 – Comprehensive Counseling

Schuylkill Community Action (SCA) is a private, nonprofit, community-based organization serving the needs of low-income individuals and families throughout Schuylkill County for over 40 years. SCA's housing counseling program was initiated in 1992. The program provides a range of housing counseling services including affordable housing development, housing rehabilitation, counseling, homeless services, and mortgage and rental assistance. These services are part of an overall strategy to alleviate short-term crises for low-income families while promoting long-term self-sufficiency.

Southwestern Pennsylvania Legal Services, Inc.

Washington, PA

\$32,364 – Comprehensive Counseling

Southwestern Pennsylvania Legal Services (SPLS) was incorporated in 1968 as a nonprofit corporation. The agency has been recognized, both regionally and nationally, as a leader in the development of initiatives combining legal and social services to provide comprehensive assistance to the low-income rural community clientele in southwestern Pennsylvania. SPLS has offices in Washington, Greene, Fayette and Somerset Counties.

TREHAB Center, Inc.

Montrose, PA

\$28,459 – Comprehensive Counseling

The TREHAB Center, a Community Action Agency in northeastern Pennsylvania, has been serving the needs of the local population for over 35 years. The agency's Homeownership Program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties, offering low- and moderate-income first-time homebuyers one-on-one counseling and workshops on HECM.

United Neighborhood Centers of Lackawanna County, Inc. (UNC)

Scranton, PA

\$31,062 – Comprehensive Counseling

United Neighborhood Centers of Lackawanna County, Inc. (UNC) is a private, nonprofit agency serving the community since 1923. The agency's housing counseling services are provided through One-Stop Shop for Housing Services, a comprehensive program that works in collaboration with a variety of housing service providers in the county. The program includes homebuyer education classes, one-on-one pre- and post-purchase counseling, loss mitigation counseling, rental/landlord counseling, rental assistance programming, debt and budget counseling, and mediation services. UNC also assists clients in need of subsidized or public housing services. All services are offered in both English and Spanish and translation services for other languages are also available.

PUERTO RICO

Corporacion Milagros del Amor

Caguas, PR

\$21,202 – Comprehensive Counseling

Corporacion Milagros del Amor (CorMA) is a nonprofit, faith-based community organization that works in partnership with HUD, as well as other local government and community organizations to ensure that homeownership and rental opportunities are possible to Low and moderate-income persons, persons with disabilities, the elderly and minorities. For the last eight years we have been assisting homeless individuals and families, through case management, social work, vocational and life skills coordination, psychological therapy and educational programs, in their effort to achieve and remain in permanent housing. During the 2004-2005 fiscal year, the Corporacion Milagros del Amor projected to assist 100 persons. However, they were able to surpass this goal to counsel some 328 client members. Of these, 22 persons were able to obtain permanent housing with rental assistance.

One Stop Career Center of Puerto Rico, Inc.

San Juan, PR

\$24,807 – Comprehensive Counseling

One Stop Career, Inc. is a nonprofit organization that has been in existence since 2000. The organization specializes in pre-employment training, remedial education, job referral, and occupational and personal development services, as well as housing counseling. The One Stop Career Center lists its goals and objectives as promoting adequate and affordable housing, economic opportunity and suitable living environment free from discrimination. During the fiscal year 2004-2005, this agency counseled 69 clients. One Stop Career offers Pre-purchase, homebuyer education, non-delinquency post purchase counseling, HECM, and predatory lending counseling.

Ponce Neighborhood Housing Services, Inc.

Ponce, PR

\$35,646 – Comprehensive Counseling

Ponce Neighborhood Housing Services, Inc., (Ponce NHS) is a nonprofit organization, organized under the Commonwealth of Puerto Rico laws as of October 1993. Ponce NHS was certified in March 1999 by the Department of Treasury of the United States as a certified Development Financial Institution. Ponce is also a Community Housing Development Organization (CHDO). The corporation has tax exemptions from the IRS Code Section 501 (c)-3. Over the years, the Ponce Neighborhood Housing Services have grown to include financial and budget planning counseling, financial options for the purchase of a first home, FHA counseling, pre-purchase, HECM, default, delinquency, and loss mitigation counseling. During the 2004-2005 HUD fiscal year, this organization was able to reach and assist over 60 clients, 3 of which purchased housing, 12 became mortgage ready, and 4 were able to bring their mortgage payments current.

RHODE ISLAND

Rhode Island Housing

Providence, RI

\$132,209 – Comprehensive Counseling

Rhode Island Housing (RIH) will utilize grant funds to provide a network of support services including public outreach, education, counseling and legal services to address comprehensive housing and predatory lending issues statewide. RIH has developed a work plan to standardize housing counseling activities through their affiliates, and to ensure they are implemented in a thorough and effective manner. RIH will partner with Consumer Credit Counseling Services, Inc., Fannie Mae, Freddie Mac, the Housing Network of Rhode Island, the National Consumer Law Center, the Rhode Island Legal Services, Inc., and the state Housing Resources Commission. RIH is a self-supporting corporation and the housing finance agency for the state of Rhode Island. Over the years, the agency has assisted 58,000 Rhode Island families purchase homes.

Urban League of Rhode Island)

Providence, RI

\$28,459 – Comprehensive Counseling

Urban League of Rhode Island (ULRI) is a nonprofit agency with a 65-year history in providing services to Rhode Island's minority and low-income communities. The agency's mission is the elimination of racial discrimination and segregation in the state, and the achievement of parity for African Americans, other minorities, and the poor in every phase of American life. This mission inherently involves the enabling of minorities and the poor to demonstrate their full potential and to exercise their human rights as American citizens. The ULRI focuses its housing counseling on first-time homebuyers, defaults, present and potential renters and reverse mortgage/HECM programs.

SOUTH CAROLINA

Charleston Area Community Development Corporation

Charleston, SC

\$22,403 – Comprehensive Counseling

Charleston Area Community Development Corporation (CDC) has worked in the greater Charleston area for over twelve years providing services to those of low to moderate income. CDC provides counseling in financial literacy education, pre-purchase, and post-purchasing. In the last fiscal year, 208 clients have completed their programs. Twenty clients have purchased homes with down payment assistance provided by the State Housing Trust. Classes are free to those with low to very low- income and are supported by funding from HUD, Wachovia Bank, BB&T Bank, and contributions from our residents. CDC also provides home repair to low-income seniors and help in the construction of homes for those individuals at or below 50% of the area median income. CDC is a small but growing nonprofit, focused on local community residents to improve their lives.

Family Services, Inc.

North Charleston, SC

\$38,053 – Comprehensive Counseling

Founded in 1888, Family Services Inc. provides counseling to the Charlotte area. In 1973, Family Services Inc established consumer credit counseling services (CCCS) as one of its departments for financial counseling and financial education programs. The CCCS division began providing housing counseling for family services in 1998. In order to expand the program through marketing, funding, and collaboration CCCS established The Homeownership Resources Center (HRC) as a separate department in 2003. The current program is HUD approved and received funding from HUD. CCCS serve over 3500 clients annually. They provided one-on-one debt management program counseling, consumer education seminars, financial literacy classes, first time homebuyers seminars, predatory lending, pre and post purchase reverse mortgage counseling and debt counseling.

Greenville County Human Relations Commission

Greenville, SC

\$134,702 – Comprehensive Counseling

Established in 1972, Greenville County Human Relations Commission (GCHRC) is a unit of the local county government and also operates as the fair housing agency of Greenville County. Formed to respond to the need for equal and affordable housing opportunities and services. GCHRC serves to meet the housing challenges faced by area residents. In 2001, the commission became a HUD approved housing counseling agency and its professionally certified housing counselors meet multiple housing and homeownership needs. One-on-one group counseling sessions are provided in both English and Spanish as needed. Of the seven counselors on staff, three are bi-lingual. Currently, their staff HUD HECM network counselor is the only AARP approved reverse mortgage counselor in South Carolina. During the 2004-2005 fiscal year, the GCHRC counseled 2,409 clients. Of this clientele, 55 purchased their first home, 65 became mortgage ready, and 36 brought their mortgage current.

Trident United Way

North Charleston, SC

\$35,646 – Comprehensive Counseling

Trident United Way (TUW) works to resolve the issues faced by individuals and family residents of Berkeley, Charleston, and Dorchester Counties of South Carolina. TUW uses a four-pronged approach to strengthen the community and change the lives of people through the following arenas: 1. Assess the community's most pressing need. 2. Develop strategy to address those needs. 3. Mobilize partners and resources to implement those strategies. 4. Measure the results and report them back to the community. TUW traces its roots to 1922 when the social services exchange was established in Charleston to reduce duplication of nonprofit services. During the 2004 fiscal year, the Trident United Way organization was able to assist 165 clients with their housing counseling needs. Of these members, 121 received a Home Equity Conversion Mortgage, while 8 brought their mortgage current.

SOUTH DAKOTA

Oglala Sioux Tribe Partnership for Housing, Inc.

Pine Ridge, SD

\$54,391 – Comprehensive Counseling

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH, Inc.) is a nonprofit organization, which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota. OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to the tribal members of the Pine Ridge Indian Reservation. OSTPH, Inc. has been working since 1999 to develop a Homeownership Program that will be feasible and affordable for the tribal members of the Pine Ridge Indian Reservation. OSTPH, Inc. has provided ongoing post housing counseling programs, after the home has been purchased. The OSTPH, Inc. realizes that due to the low-income history of tribal members, the occurrences of predatory lending are quite high. OSTPH, Inc. has developed a predatory lending program and will continue to

provide that program to its tribal members to assist them with recognition and acknowledgement of predatory lending activities.

South Dakota Housing Development Authority

Pierre, SD

\$120,260 – Comprehensive Counseling

Established in 1973, The South Dakota Housing Development Authority (SDHDA) offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA also provides programs for developers made available through the US Department of Housing and Urban Development (HUD), and housing tax credits made available through the US Department of Treasury, Internal Revenue Service (IRS) for both the rehabilitation and new construction of affordable housing. In addition, SDHDA has taken an active role in working to end homelessness in South Dakota. SDHDA is totally self-supporting and receives no tax money, appropriations or other funding from the State. For the past nine years SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. SDHDA has disbursed more than \$1,000,000 through this program benefiting nearly 27,000 South Dakota residents with housing counseling and education services.

TENNESSEE

Clinch-Powell Resource Conservation and Development Area

Rutledge, TN

\$30,815 – Comprehensive Counseling

Clinch-Powell Resource Conservation and Development Council (RC & D) is a community-based development organization that serves five rural Appalachian counties in East Tennessee. In its fifteen years of existence, the organization has fostered leadership and worked to build strong, healthy communities in Claiborne, Grainger, Hancock, Hawkins and Union Counties through economies services and leadership development. Through programs offered such as loss mitigation, pre-purchase, post-purchase, and delinquency counseling, the Clinch-Powell Resource Conservation and Development Area has assisted over 72 clients, in which 6 received lost mitigation, and delinquency counseling.

Financial Counselors of America, Inc.

Memphis, TN

\$24,807 – Comprehensive Counseling

Financial Counseling of America Inc.(FCA) is a nonprofit organization based in Memphis, Tennessee. They have been assisting clients in Memphis and Shelby County with housing and credit needs for over fifteen years. Through our ongoing work and development of partnership with community groups, schools, churches, and political contacts we aim to increase homeownership, increase awareness of rental rights, provide consumer financial education, and be a referral source for housing. They offer pre-

purchase counseling, homebuyer education, post-purchase, predatory lending, and post-purchase counseling. During the previous 2004-2005 fiscal year, the FCA assisted 98 clients. Of these participants, 22 became mortgage ready, and 4 purchased their first home.

GAP Community Development Resources, Inc.

Franklin, TN

\$45,000 – Comprehensive Counseling

GAP Community Development Resources, Inc. (GAPCDR) originated from a local church ministry (1999) providing general information on money management and home buying concepts through workshops and classes. GAPCDR partnered with the Williamson County Habitat for Humanity to teach budgeting basics (2002-2003). By December 2003, in response to the limited and in some cases unmet needs of homebuyer counseling GAPCDR began the process of establishing itself as a faith based, nonprofit organization to serve its population in Williamson County. GAPCDR was granted 501c (3) status in February 2005; June 2005 approved as a trainer agency under the Tennessee Home Buyer Education initiative of the Tennessee Housing Development Agency (THDA) to provide homebuyer education services to those of the community in need. During the previous fiscal year, 15 individuals were counseled on their housing counseling needs.

Partnership for Families, Children and Adults, Inc./CCCS of Chattanooga

Chattanooga, TN

\$20,000 – Comprehensive Counseling

Consumer Credit Counseling Service of Chattanooga (CCCS) is a division of the Partnership for Families, Children and Adults, Inc. CCCS of Chattanooga service is HUD certified and is a member of the National Foundation for Credit Counseling. Since its inception in 1981, Consumer Credit Counseling Services has helped numerous consumers by educating and empowering individuals and families in the area of finance. CCCS offers budget counseling, voluntary debt management, educational seminars, bankruptcy counseling, as well as housing counseling and post-purchase counseling, delinquency, rental counseling, and HECM counseling services. Fifty one percent of clients who frequent our services have an identifiable housing issue that must be dealt with in an expedient manner. During fiscal year 2004-2005, CCCS of Chattanooga was able to assist over 434 clients with their immediate housing issues.

Vollintine Evergreen Community Association CDC

Memphis, TN

\$21,202 – Comprehensive Counseling

Founded in 1971, The Vollintine Evergreen Community Association (VECA) as a 501(c) 4 corporation. VECA Community Development Corporation (CDC) was founded in late 1994 as a 501(c) 3. The CDC was a long time dream of several neighborhood leaders. A community housing development Organization (CHDO) has also been formed to work

closely with the CDC and it's housing committee. VECA's mission is to preserve and enhance a diverse inclusive stable historic urban neighborhood through the support of its volunteers. VECA CDC, as a business arm of the association, works to maintain and enhance the economic and physical wellbeing of the neighborhood. Goals specific to the program include: increasing homeownership, reducing dilapidated housing, and improving conditions of the neighborhood at the block level. Two Hundred and Six clients were assisted through the counsel of the Vollintine Evergreen Community Association CDC during the previous 2004-2005 HUD fiscal year.

West Tennessee Legal Services

Jackson, TN

\$1,073,133 – Comprehensive Counseling

West Tennessee Legal Services (WTLS) is a private nonprofit organization affiliated with Legal Services Corporation and a HUD-approved regional housing counseling intermediary. In collaboration with 20 local nonprofit affiliates in 9 states, WTLS provides clients with uniform access to housing counseling and educational services in underserved rural areas and those areas most affected by Hurricane Katrina. Affiliates provide comprehensive housing counseling programs including pre-purchase counseling, first-time home buyer education, HECM counseling, mortgage default counseling, landlord/tenant counseling, and predatory lending counseling with the goal of promoting and ensuring equal housing rights and opportunities for all individuals residing within these areas.

Woodbine Community Organization

Nashville, TN

\$32,016 – Comprehensive Counseling

The Woodbine Community Organization (WCO) is a nonprofit community based organization providing a vast array of social services. The organization, which has a history dating as far back as the 1930s, was incorporated in 1985. In 1989, it opened the Woodbine Community Center. Through both self-contained programs, as well as programs provided through collaborations with other agencies, the center offers a variety of services and activities and serves over 5000 citizens. In addition to these services, WCO is a nonprofit housing developer, having developed over 125 single-family homes. WCO also owns and operates 148 rental properties. WCO is a HUD approved housing counseling agency providing a variety of housing counseling services. During the previous 2004-2005 HUD fiscal year, WCO provided assistance to some 1,627 clients.

TEXAS

Austin Tenants' Council

Austin, TX

\$44,954 – Comprehensive Counseling

Founded in 1973, The Austin Tenants' Council (ATC) has become a leader in the fight for housing rights in the state of Texas. Through its tenant-landlord and fair housing programs, ATC provides important housing services to inform and protect the rights of low-income and minority residents in the Austin MSA in support of its mission to ensure that all people have the right to a safe, decent and affordable home. Austin Tenants' Council will continue the expansion of its services to assist persons that live in underserved areas in the Austin area and elsewhere in Texas. The program will provide counseling, education and mediation to help protect tenant rights and to provide information on opportunities for homeownership.

Avenida Guadalupe Association, Inc.

San Antonio, TX

\$46,271 – Comprehensive Counseling

The mission of the Avenida Guadalupe Association, Inc. (AGA) is to revitalize the economic, cultural, and physical conditions of the Avenida Guadalupe Neighborhood. Since 1997, AGA has gained extensive experience in designing and implementing housing and economic development projects. Major projects include the Plaza Guadalupe, The Ernest C. Olivares Senior Community Residence, the San Jacinto Senior Citizens Community, the El Parian business incubator, the El Progreso Community Center, and the Housing Counseling Assistance Program. Avenida Guadalupe will also participate in the "Affordable Parade of Homes", a 70-unit development effort being leveraged with the City of San Antonio and the San Antonio Housing Authority. Avenida Guadalupe Association's Housing Counseling Assistance Program (HCAP) was initiated to increase the homeownership rates for Hispanic families living in and around the Avenida Guadalupe Neighborhood of San Antonio. The HCAP consists of four integral components including Pre- and Post- Purchase Housing Counseling, First Time Homeownership Training Classes, and the Down Payment Assistance Program. As of 1997, 60 homebuyer classes have been provided to almost 550 households.

Avenue Community Development Corporation

Houston, TX

\$43,000 – Comprehensive Counseling

Established in 1991, Comprehensive Counseling's (Avenue CDC) mission is to revitalize our community by developing affordable housing and economic opportunities, while preserving the area's cultural, economic, and historical diversity. Avenue CDC has helped to revitalize some of Houston's most economically underperforming neighborhoods. Their four programs are: Homeownership and Financial Empowerment; Rental Housing and Resident Services; Environmental and Historic Preservation Initiatives; and Cultural and Economic Development. Avenue CDC is a grassroots, community-led organization that enables low-income people to improve their lives by improving their economic circumstances and the quality of their housing. Through these programs, low-income people are able to make lasting improvements to their lives and the community.

City of Fort Worth

Fort Worth, TX

\$57,037 – Comprehensive Counseling

One of the City of Fort Worth's housing goals is to help residents realize the American dream of homeownership. The City's objective is to increase the homeownership rate. To achieve this goal, the City's Housing Department, through its Housing Services and Information Division (HS&I), has provided comprehensive housing counseling services and homeownership training since 1994. HS&I was certified by the Department of Housing and Urban Development (HUD) as a housing counseling agency in 1997. This program compliments the City's Homebuyers' Assistance Program which provides closing cost and down payment assistance to first-time homebuyers. In 2004, HS&I provided 1401 one-on-one counseling services and homeownership training to 741 homebuyers. HS&I will continue providing counseling and expanding its services which will include Post-Purchase, Employer Assisted Housing, Predatory Lending, Homeownership Voucher and Transitional/Homelessness Counseling.

City of San Antonio

San Antonio, TX

\$59,682 – Comprehensive Counseling

A HUD-approved Housing Counseling Agency since 1979, The Fair Housing Program provides comprehensive housing counseling services to residents of San Antonio and Bexar County. These services include mediation of tenant/landlord disputes, pre- and post-purchase, education counseling, foreclosure prevention counseling, emergency financial mortgage assistance, reverse mortgage counseling, predatory lending counseling, emergency shelter referrals and financial literacy training. In addition, the Program is charged with pursuing outreach opportunities to promote awareness of the Fair Housing Act and with investigating housing discrimination complaints. The Fair Housing Program builds partnerships with local housing agencies, housing providers and social service agencies (to include grass-roots and faith-based organizations), to identify local housing and homeownership needs and provide assistance to those in need. Services are provided free of charge to all Bexar County residents. The Fair Housing Program is committed to assisting area residents to improve their housing conditions and meet the responsibilities of tenancy and homeownership.

Community Development Corporation of Brownsville

Brownsville, TX

\$69,213 – Comprehensive Counseling

The Community Development Corporation of Brownsville (CDCB) is a private 501(c)(3) nonprofit community housing development organization (CHDO). Established in 1974, CDCB has been providing safe, sanitary, and affordable housing to low- and moderate-income residents of Brownsville and Southern Cameron County, Texas. CDCB has been a HUD Approved Housing Counseling agency since 1991. CDCB has assisted over 3,000 clients with counseling services in the past three years, and has successfully counseled

610 families who have subsequently obtained homeownership in that same time period. CDCB is also an approved FHA Direct Endorsement, Fannie Mae Seller Servicer, and Rural Development lender – the only certified non-profit organization in the State of Texas. CDCB manages and implements a comprehensive housing counseling program to benefit low- and moderate-income families in the southern Cameron County area, as well as individuals of all income levels in Cameron, Willacy, Hidalgo, and Starr counties of South Texas.

El Paso Community Action Program, Project Bravo, Inc.

El Paso, TX

\$33,136 – Comprehensive Counseling

El Paso Community Actopm Program, Project Bravo, Inc. is a nonprofit 501 © (3) organization that exists to maximize resources for an improved quality of life for the economically disadvantaged resident of El Paso County. The organization was established in 1965 and is El Paso County's official Community Action organization. The agency's mission is accomplished through outreach, case management, counseling, direct financial assistance, information and referral, training, employment, grassroots organizing and affordable housing services. Project Bravo has been in the forefront of developing multifaceted programs to help disadvantaged families (those with 80% or below the federal poverty guidelines) as well as elderly and disabled persons. Since its inception, Project Bravo has developed and administered programs that have helped approximately 4,000 families annually. They are committed to excellence in providing services to low-income individuals, families and the community of El Paso County.

Gulf Coast Community Services Association

Houston, TX

\$27,881 – Comprehensive Counseling

Gulf Coast Community Service Association (GCCSA) exists to strengthen the economic, social and educational well being of individuals and families by helping them to become independent and self-sufficient. GCCSA provides an array of support services to low-income families in Houston/Harris County. To date, GCCSA has served more than 500,000 individuals and families since its inception in 1965. GCCSA has been a HUD-approved counseling agency since 1968. Since it's beginning, the department's mission has mirrored that of HUD's mission to provide safe, decent and sanitary housing for all. GCCSA Housing Services Department exists to help low- to moderate-income families achieve and maintain decent and affordable housing. GCCSA Housing Services offers the following services: Default/Foreclosure, Rental Counseling, Home Equity Conversion Mortgages (HECM) Counseling, Pre-Purchase and Post-Purchase Counseling and provides Homebuyer Education classes and Fair Housing Seminars. GCCSA also has an Individual Development Account program (IDA). Clients can receive assistance in English or Spanish.

Money Management International, Inc.

Houston, TX

\$908,252 – Comprehensive Counseling
\$1,147,586 – HECM

Money Management International, Inc. (MMI) is a nonprofit community service organization that provides comprehensive housing counseling, professional financial guidance, community-wide educational programs, and debt management assistance. A HUD-approved national housing counseling intermediary, MMI and its family of agencies have over 46 years of experience helping consumers regain financial control of their lives. Through over 130 local branch offices serving 22 states, MMI provides services including mortgage delinquency/default counseling, pre-purchase counseling, homebuyer education, HECM counseling, rental counseling, and credit and debt management counseling.

Texas RioGrande Legal Aid

Weslaco, TX

\$78,440 – Comprehensive Counseling

Incorporated as a nonprofit organization in 1971, Texas RioGrande Legal Aid (TRLA) provides free legal aid and related educational services to low-income clients in the 68-county region of Southwest Texas. TRLA has organized its services around a broad variety of 39 practice areas that address the equally broad range of problems facing the low-income community: economic self-sufficiency, domestic violence, fair housing, children's rights, elder law, disability rights, public benefits, consumer protection, to name a few. Every year, TRLA provides services to approximately 20,000 clients who would otherwise be unable to afford legal aid to resolve problems that are life altering or threatening.

United Cerebral Palsy of Greater Houston, Inc.

Bellaire, TX

\$35,763 – Comprehensive Counseling

United Cerebral Palsy of Greater Houston, Inc. (UCP Houston) is a nonprofit organization that is dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities. Since 1946, UCP Houston has offered a wide variety of programs, including respite services, adult recreation, summer camps, infant development intervention, high school vocation/technical programs, and assistive technology resources, to the Houston area. UCP Houston currently provides housing services to first-time homebuyers with disabilities in the Houston area through its Home of Your Own (HOYO) Program. Through HOYO, UCP Houston provides first-time homebuyer education and counseling, credit and debt reduction counseling, post-purchase counseling and support, emergency financial assistance, down payment and closing cost assistance, and funding for accessibility-related modifications. Since the program's inception in 2000, UCP Houston has provided homebuyer orientation for almost 1,000 consumers and intensive housing counseling for nearly 200 people with disabilities.

Waco Community Development Corporation

Waco, TX

\$33,296 – Comprehensive Counseling

Established in 2001, Waco Community Development Corporation (DBA Waco CDC) is a neighborhood based

CHDO and HUD Certified Housing Counseling Agency . Comprehensive Housing counseling services included pre-purchase counseling, credit counseling, financial literacy training, homebuyer education training, mortgage preparation assistance, Counseling to resolve or prevent Mortgage Delinquency or Default, post purchase counseling and Post-Purchase Education. Waco CDC serves Waco and the surrounding area.

UTAH

Community Action Services Of Provo

Provo, UT

\$72,288 – Comprehensive Counseling

Community Action Services Of Provo, Utah provides a wide variety of home ownership services. The agency has been a HUD certified housing counseling agency for more than 20 years. Community Action Services help families prepare to purchase their first home by providing a free home buyer class and providing counseling to families for The housing program at Community Action Services Of Provo works with families to help save their homes from foreclosures. The program also offers counseling in predatory lending practices and works with the elderly to obtain a reverse mortgage. Community Action has expanded their service area to include many communities in Central and Southern Utah.

Salt Lake Community Action Program

Salt Lake City, UT

\$35,000 – Comprehensive Counseling

Salt Lake Community Action Program (SLCAP) is a not-for-profit organization that has been serving low-income individuals since 1966. SLCAP provides a wide range of services aimed at helping low-income people become self-sufficient. Its mission is to eliminate the paradox of poverty in our affluent society. Its purpose is to create programs that empower low-income people to enhance the quality of their lives by having them design and implement strategies that will create solutions to their problems.

Utah State University Family Life Center Housing and Financial Counseling

Logan, UT

\$25,254 – Comprehensive Counseling

Utah State University Family Life Center (The Family Life Center) is a nonprofit housing counseling agency serving residents in Utah and Southern Idaho. The Family

Life Center was established by the Utah State University College of Family Consumer and Human Development in 1993 to provide counseling services for the community. The Family Life Center's mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing, and who effectively manage their financial resources. The Family Life Center offers educational workshops and one-on-one counseling to the general public, with a special emphasis on low-to-moderate income families and individuals. FLC offers Pre and Post Purchase Educational Workshops and individualized one-on-one counseling, Mortgage Default Counseling and Loss Mitigation negotiation, Reverse Mortgage (HECM) Counseling, and Rental Counseling. In addition, the Family Life Center provides financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home.

Your Community Connection of Ogden

Ogden, UT

\$22,075 – Comprehensive Counseling

Your Community Connection of Ogden/Northern Utah (YCC) is a volunteer-based nonprofit organization with 60 years of service in Weber, Morgan, Davis and Box Elder Counties. YCC's three program centers and community outreach programs give at-risk families and individuals an opportunity to influence conditions that risk their future. The Barbara Kimball Browning Family Enrichment Center, the Gaye D. Littleton Domestic Violence Victim Assistance Center, the Beverly Monson Homeless & Housing Assistance Center and the Ruth Pierpont Eccles Volunteer Leadership and Community Resource Center provide safety, direct client services and support services for all victims of domestic violence, rape or sexual assault, and homelessness. YCC's mission is to provide comprehensive services to support and enhance the quality of life for all women, children and families.

VERMONT

Central Vermont Community Action Council, Inc. (CVCAC)

Barre, VT

\$30,412 – Comprehensive Counseling

Central Vermont Community Action Council, Inc. (CVCAC) provides services to residents of Lamoille, Orange, and Washington Counties. CVCAC's program "Family Housing Partnership" is HUD-certified and brings together tenants, landlords, homeowners, lenders, and CVCAC staff to assess family housing issues and devise individual plans of actions for each household. The partnership also bridges differences that have existed between low-income families and landlords and mortgage holders.

VIRGINIA

Catholic Charities USA

Alexandria, VA

\$782,088 – Comprehensive Counseling

Catholic Charities USA (CCUSA) is a national housing counseling intermediary serving a network of agencies, institutions, and individuals that aim to reduce poverty, support families, and empower communities. The largest social service organization in the United States and a HUD-approved national intermediary since 1995, CCUSA manages a network of 41 affiliates that provide housing counseling services in 22 states. Services include pre- and post-purchase, predatory lending, HECM, default and foreclosure, and rental counseling, with a focus on the poorest and most vulnerable populations. A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background. Last year, CCUSA provided housing counseling services for more than 36,516 consumers.

Housing Opportunities Made Equal, Inc. (HOME)

Richmond, VA

\$30,412 – Comprehensive Counseling

Housing Opportunities Made Equal, Inc. (HOME) is one of the nation's oldest and most well respected fair housing and housing counseling organizations. HOME works to protect existing housing choices through fair housing education and enforcement; expand housing choices so that everyone has access to neighborhoods with good schools and good jobs; and provide people with the skills and knowledge they need to take advantage of new housing opportunities. The organization helps homeowners in default avoid foreclosure and challenge predatory lending practices, provides pre- and post-purchase counseling and down payment assistance to first-time homebuyers, and helps renters improve their ability to find and keep the housing of their choice through focused tenant education.

Lynchburg Community Action Group, Inc. (Lyn-CAG)

Lynchburg, VA

\$27,809 – Comprehensive Counseling

Lynchburg Community Action Group (Lyn-CAG) is a private, nonprofit organization that provides citizens of Central Virginia including the cities of Lynchburg and Bedford and the counties of Amherst, Appomattox, Bedford, and Campbell, with comprehensive housing counseling services. The agency offers both one-on-one housing counseling and workshops to homebuyers, homeowners, low- to moderate-income renters and the homeless.

Newport News Office of Human Affairs

Newport News, VA

\$25,206 – Comprehensive Counseling

Newport News Office of Human Affairs (OHA) was established in 1965 to address the social service and community development needs of low-income residents. As the official Community Action Agency for the Cities of Hampton and Newport News, Virginia, OHA plays a vital role as the agency aligns its programs to meet community needs. Housing counseling activities include housing selection assistance, generalized fair housing laws, predatory lending strategies, budgeting for mortgage or rental payments, first home education ownership seminars, reverse mortgage counseling, and preventing mortgage delinquency and default.

People Incorporated of Southwest Virginia

Abington, VA

\$30,412 – Comprehensive Counseling

People Incorporated of Southwest Virginia has been in existence for over 40 years. The agency operates 33 programs, including a housing counseling program to assist low-income households. These services include pre-purchase, mortgage default, predatory lending, budget, credit, post-purchase, loss mitigation and HECM counseling.

Piedmont Housing Alliance (PHA)

Charlottesville, VA

\$28,459 – Comprehensive Counseling

PHA is a private, nonprofit organization established in 1983 to address affordable housing and community development needs on a regional basis for low- to moderate-income households. PHA's services include comprehensive housing counseling, anti-predatory lending initiatives, financial literacy; low-interest loans for homeownership; home safety modifications; affordable single-family and rental housing projects; regional fair housing education; outreach and advocacy; mainstream housing vouchers for persons with disabilities; and housing and neighborhood revitalization project development, including housing for seniors and special needs populations.

Prince William County Virginia Cooperative Extension

Manassas, VA

\$30,412 – Comprehensive Counseling

Virginia Cooperative Extension is located in Prince William County, Virginia. The Cooperative Extension's housing program provides one-on-one counseling for pre-purchase, pre-rental, mortgage default, rent delinquency, and homelessness. The agency is committed to serving a diverse clientele, and a large proportion of its counseling services assist minorities and low-income households.

Quin Rivers Agency for Community Action, Inc. (Quin Rivers)

Charles City, VA

\$21,952 – Comprehensive Counseling

Quin Rivers, organized in 1970, is a nonprofit organization serving 10 counties in east-central Virginia. The agency's mission is to create a financial and social environment that fosters self-sufficiency and improved living conditions where community and business interactions are encouraged. Quin Rivers uses housing as a base around which to organize the services and supports necessary to help clients become self-reliant. It has a long tradition of assisting low-income families and seniors in obtaining and maintaining housing.

Skyline Community Action Program, Inc. (Skyline CAP)

Stanardsville, VA

\$31,713 – Comprehensive Counseling

Skyline Community Action Program, Inc. (Skyline CAP) is the designated Community Action Agency for Green, Madison, and Orange Counties in Virginia. The agency has offered housing counseling services to residents since 1994. Skyline CAP's counseling program is designed to assist low-income residents with the information and resources necessary to access safe and affordable housing. The program offers outreach and counseling to first-time homebuyers, renters, the homeless, and homeowners. Housing counseling services provided include homeownership and rental assistance programs, HECM, fair housing assistance and information, money management and financial education, emergency assistance to reinstate utilities, rent delinquency or mortgage default, and homebuyer education workshops.

Telamon Corporation Housing Services

Gretna, VA

\$20,000 – Comprehensive Counseling

Telamon Corporation is a private, nonprofit agency, organized in 1965. The agency operates a wide variety of self-sufficiency programs for low-income and migrant seasonal populations in 11 states. The administrative office is housed in Richmond, Virginia with field offices located in Danville, Exmore, Gretna, Hopewell, South Hill, and Winchester. Telamon Corporation's Gretna office opened in 1994, and focuses on the provision of comprehensive housing counseling and homeownership opportunities for rural, low-income individuals and families residing in the City of Danville and Pittsylvania County.

The Southeastern Tidewater Opportunity Project (STOP) Organization

Norfolk, VA

\$23,254 – Comprehensive Counseling

The STOP Organization is committed to increasing homeownership opportunities for low- to moderate-income individuals living in the southeastern region of Virginia. It has forged partnerships with federal, state, and local agencies, and the faith-based community to provide an extensive network of housing services for its customers. The organization focuses on providing housing counseling services to single females with children, and low-wage earning heads of households.

Total Action Against Poverty (TAP)

Roanoke, VA

\$28,459 – Comprehensive Counseling

Total Action Against Poverty (TAP), a nonprofit corporation formed in 1965, serves low-income individuals in southwestern Virginia. TAP offers housing counseling services including pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default, fair housing and HECM counseling.

Virginia Housing Development Authority

Richmond, VA

\$83,776 – Comprehensive Counseling

Virginia Housing Development Authority (VHDA), one of the nation's largest state housing finance agencies, has been offering homeownership education classes since 1993. Recognizing that educating potential homeowners is an important part of the home buying process, VHDA created a homebuyer education program, which provides free classes throughout the state. Local participation from housing counselors, mortgage lenders, real estate agents, home inspectors, and attorneys is utilized, as the course strives to aid prospective homebuyers by educating them about the process of buying a home. The homebuyer education staff also designs specific curriculums about city or county programs such as HOPE VI, Head Start, and Habitat for Humanity.

WASHINGTON

Community Housing Resource Center

Vancouver, WA

\$60,000 – Comprehensive Counseling

The Community Housing Resource Center is a private, nonprofit organization providing housing counseling services throughout southwest Washington and the Portland metropolitan area of Oregon since 1995. Located in Clark County, the fastest growing area in the state of Washington, the Center provides pre-purchase counseling and homebuyer education to first-time homebuyers at all economic levels, delinquency/default counseling to homeowners at risk of possible foreclosure, post-purchase counseling to homeowners about good financial management and refinancing options, and HECM counseling to seniors who need assistance to make retaining homeownership financially feasible.

Fremont Public Association

Seattle, Washington

\$72,743 – Comprehensive Counseling

Fremont Public Association's HUD-approved housing counseling program has provided a comprehensive continuum of housing services to help Seattle and King County families gain and maintain housing stability, meet their living needs, and overcome poverty. For

over 20 years, the agency has been a recognized leader in housing stability and homelessness prevention, providing one-on-one counseling, workshops, intervention, and outreach. Fremont's counseling services include pre-purchase, delinquency and mortgage default, rental, non-delinquency, post-purchase education, homeless/displacement and HECM. The agency also has a leadership role in the Seattle/King County Coalition for Responsible Lending, which was developed to promote affordable, fair, and equitable lending and credit practices.

Kitsap County Consolidated Housing Authority

Silverdale, WA

\$62,195 – Comprehensive Counseling

Kitsap County Consolidated Housing Authority provides housing counseling services including pre-purchase, default, budget and credit, reverse mortgages, predatory lending, and first-time homebuyer education in coordination with a large network of partners in Kitsap, Jefferson, and Mason Counties. Participants receive a high proportion of these services thorough one-on-one counseling tailored to their circumstances from seasoned staff.

Pierce County, Department of Community Services

Tacoma, WA

\$20,000 – Comprehensive Counseling

Pierce County, Department of Community Services provides a variety of comprehensive counseling services targeted to low- and moderate-income households throughout Pierce County, Washington. The agency provides housing counseling services including landlord/tenant, delinquency and default, first-time homebuyer and HECM counseling. Pierce County's full-time counselor is also a certified AARP HECM Network counselor that provides reverse mortgage counseling to seniors throughout the continental U.S. and Hawaii.

Spokane Neighborhood Action Programs (SNAP)

Spokane, WA

\$69,227 – Comprehensive Counseling

Since 1966, Spokane Neighborhood Action Programs (SNAP) has provided comprehensive housing counseling services including pre-purchase, default, and HECM counseling, from five branch offices in Spokane County. SNAP also operates a food bank, provides financial assistance and individual development savings accounts for down payments, and offers energy assistance, housing rehabilitation, minor home repairs, housing development, rental housing, and family homeless shelter programs.

Washington State Housing Finance Commission

Seattle, WA

\$151,509 – Comprehensive Counseling

The Washington State Housing Finance Commission, a state housing finance agency, has administered a statewide housing counseling and homebuyer education program since 1998. In partnership with 30 nonprofit affiliates and local housing authorities, the Commission provides pre- and post-purchase counseling, mortgage default counseling, HECM counseling, predatory lending counseling, homebuyer education, and homeownership voucher counseling.

WEST VIRGINIA

Kanawha Institute for Social Research Action (KISRA)

Dunbar, WV

\$22,603 – Comprehensive Counseling

Kanawha Institute for Social Research Action (KISRA) was established as a nonprofit organization in 1993 by Ferguson Memorial Baptist Church, and is a HUD-certified housing counseling agency, a Community Housing Development Organization and a Correspondent Lender with the West Virginia Housing Development Fund. KISRA's mission is to assess, develop, and implement educational and socio-economic initiatives that serve and empower its citizens. It provides homebuyer education and pre-purchase, financial literacy, delinquency, and default counseling.

Southern Appalachian Labor School (SALS)

Kincaid, WV

\$21,952 – Comprehensive Counseling

Established as a nonprofit organization in 1979, SALS provides housing, education, and human needs programs to Fayette County, primarily within the EZ/EC-II area of the Upper Kanawha Valley Enterprise Community. The organization was approved by HUD as a Local Housing Counseling Agency on March 7, 2006. SALS services include homebuyer education and counseling for families.

WISCONSIN

Community Action, Inc. of Rock and Walworth Counties

Janesville, WI

\$25,000 – Comprehensive Counseling

Community Action, Inc. was founded in 1965 as part of Lyndon Johnson's War on Poverty initiatives. At its start, Community Action served Rock County, and added Walworth County to its service territory in 1978. Its focus then, as well as now, is to prevent and reduce poverty in its local communities. Rather than provide hand-outs for quick fixes, Community Action invests its funds in programs that create opportunities for individuals and families to help themselves achieve a better life well into the future. Community Action's programs are also immensely comprehensive, rather than focused on one single facet of poverty. Community Action offers more than 40 different programs, which include child care, at-risk youth programming, teen parent support,

women's health care, affordable housing and energy, senior benefit assistance, and assistance in handling a housing crisis. The true hallmark of Community Action's work is its focus on helping its whole community succeed. By breaking generational cycles of poverty and reducing reliance on government safety nets, Community Action makes local communities better places to live for every person in them because when people succeed, our communities succeed.

Tenant Resource Center, Inc.

Madison, WI

\$41,017 – Comprehensive Counseling

Since 1980, The Tenant Resource Center (TRC) has provided housing counseling, education and publications to Wisconsin residents. In 2005, TRC served clients throughout Wisconsin through workshops and presentations, public service announcements, media presentations, a TRC newsletter and informational website and contributions to other newsletters. In addition to its housing counseling office and mediation line, a satellite office, the Housing Help Desk, provides information for low-income renters looking for financial assistance and aid and case management for homeless individuals. TRC produces two publications: a book with a detailed description of tenants' rights and responsibilities, and a complete guide for landlords and apartment managers. Both volumes are periodically updated to keep tenants and landlords informed of all changes in state and local law, and have received universally positive praise from landlords, realtors, attorneys and tenants' advocates throughout Wisconsin. Its mission is to encourage and support positive relations between rental housing consumers and providers throughout Wisconsin. By providing access to mediation and education about rental rights and responsibilities, it empowers the community to obtain and maintain quality affordable housing.

United Community Center

Milwaukee, WI

\$35,763 – Comprehensive Counseling

The mission of the United Community Center (UCC) is to provide programs to Hispanics and near south side residents of all ages in the areas of education, cultural arts, recreation, community development and health and human services. UCC assists individuals to achieve their potential by focusing on cultural heritage as a means of strengthening personal development and by promoting high academic standards in all of its educational programs. Of the nearly 20,000 people who benefited from our programs last year, more than 90% are racial or ethnic minorities and more than 40% live at or below poverty level. Steady, thoughtful program and facilities growth has been one of the greatest accomplishments of UCC. While providing a dependable source of support for generations of south side families, UCC has carefully expanded its mission and capacity.

West Central Wisconsin Community Action Agency, Inc.

Glenwood City, WI

\$41,017 – Comprehensive Counseling

West Central Wisconsin Community Action Agency, Inc. (West CAP) was organized in 1965 under the authorization of the Economic Opportunity Act of 1964. This unique agency – sanctioned federally but governed locally – was established by the boards of supervisors of seven counties: Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area of 4,200 square miles. West CAP's mission is grounded in the legislative mission of CAAs – helping persons and families to become self-sufficient. Their mission to work toward the elimination of poverty in west central Wisconsin by all appropriate means and to significantly relieve the Hardships of poverty where they still exist in our homes and Communities. Their current programs include Homeless Prevention, Supportive Housing, Homeownership Assistance, Affordable Housing development, Asset Management, and Housing Preservation.

WYOMING

Interfaith of Natrona County, Inc.

Casper, WY

\$40,000 – Comprehensive Counseling

Interfaith of Natrona County, Inc. is a nonprofit, faith-based agency serving Natrona County, Wyoming since 1984. Interfaith's purpose is homelessness prevention through the provision of basic needs. Interfaith prevents evictions and foreclosures by providing direct rental and mortgage payments, as well as a variety of supportive financial services to stabilize the family. This allows them to direct their limited funding towards maintaining their rent/mortgage payments. Information, referrals, advocating and case management are also provided. Agency staff and volunteers interview an average of 2,300 adults each year, providing over 3,200 total services to 5,100 in the community. Services given include emergency assistance with: shelter, medical, food, personal care, products, clothing, gasoline, miscellaneous requests, transportation and birth/death certificates. Interfaith has been a HUD approved Housing Counseling agency since 2001.

Northern Arapahoe Tribal Counseling

Ethete, WY

\$35,495 – Comprehensive Counseling

Since 2002, Northern Arapahoe Tribal Counseling (NATH) has conducted housing counseling activities. The agency provides assistance to low-, very low-, and moderate-income persons residing in and around the Wind River Indian Reservation, including Fremont County, Wyoming. NATH has implemented housing counseling activities that have led local residents to homeownership, and prevented homelessness through the prevention of homeowner and rental eviction. The NATH program provides financial assistance for mortgage default, rental move-in costs, and back rent payments to prevent rental housing eviction. NATH's housing counseling program also provides financial assistance, on a case-by-case basis, when and where there is a need for emergency shelter.